

GIVING: An Integral Part of **Worship**

What the **Scripture** Teaches about
Money, Tithes & Grace Giving

Moses C. Onwubiko

Bring an offering and come before him.
Worship the LORD in the splendor
of his holiness.

—1 Chronicles 16:29 NIV

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“Buy truth, and do not sell it” (Prov. 23:23).

Are you aware that sound Bible teaching is a precious and priceless piece of spiritual jewelry? Indeed, church history has shown how difficult sound teaching is to come by, especially in modern-day Christianity! So when God from His oasis of grace leads us to the pearls of truth in His infallible and inerrant Word, we ought to cherish them without reserve. The Bible is the treasure box that holds your capacity to enjoy abundant life, to reap maximum happiness in life, friendship, marriage, and business, and to enjoy unprecedented blessings for today and tomorrow.

Therefore, “Buy truth” (Prov. 23:23)—stay grounded in the Word.

For wisdom is better than jewels; and all desirable things cannot compare with her.

(Prov. 8:11)

For you are not under law but under grace.

(Rom. 6:14)

When the church is absolutely different from the world, she invariably attracts it. It is then that the world is made to listen to her message, though it may hate it at first.

—D. Martyn Lloyd-Jones

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The Good News

My friend, the information in this book is tailored for those who have personally trusted in the person and the work of Jesus Christ. We are all sinners but not because of our personal sins. We are sinners because Adam, our biological father, sinned. “In Adam all die” (1 Cor. 15:22). “All have sinned and fall short of the glory of God” (Rom. 3:23). “The wages of sin is death” (Rom. 6:23). We stand condemned, separated from a holy God. There is nothing anyone can do. Good deeds cannot bring us to God. This is not good news.

Thank God it does not end there! Here is the good news: two thousand years ago, the creator God took on human form and came to earth as a man. Jesus Christ is unique in that He was, and still is, the only person on record born of a virgin, thereby without Adam’s sin. This set Him apart from sinners (Rom. 3:23). Because He was born with a sinless nature, He was qualified as the perfect sacrifice for our sins. The Word of God tells us,

Therefore, when He comes into the world, He says,

Sacrifice and offering You have not desired, But a body You have prepared for Me; In whole burnt offerings and *sacrifices* for sin You have taken no pleasure. Then I said, “Behold, I have come (In the scroll of the book it is written of Me) to do Your will, O God.” (Heb. 10:5–7)

What is God's will? His will is that His Son might be given as a sin offering for us all. The Bible tells us, "But God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us" (Rom. 5:8). "He made Him who knew no sin to be sin on our behalf, so that we might become the righteousness of God in Him" (2 Cor. 5:21). God literally judged Jesus on the cross for your sins and mine. Therein is the epitome of God's love: Jesus paying the full price for our sins.

The news gets better. According to Scripture, "Christ died for our sins ... He was buried ... He was raised on the third day, and He appeared to ... the twelve. After that He appeared to more than five hundred brethren at one time" (1 Cor. 15:3–6). The best part of the good news is this: Jesus Christ is alive. He rose from the dead!

What then must you do to be saved? The answer is simple. Wholeheartedly, by faith alone, accept the biblical evidence about Jesus Christ to be absolute truth. "But these have been written so that you may believe that Jesus is the Christ, the Son of God; and that believing you may have life in His name" (John 20:31). "Whoever believes that Jesus is the Christ is born of God" (1 John 5:1).

Right now, you can pause, mull over the evidence, and then personally trust in Christ alone for your eternal salvation. "For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast" (Eph. 2:8–9).

An Important Message for Believers

“For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand so that we would walk in them” (Eph. 2:10).

The moment we trust in Christ alone, God makes us “new creatures” (2 Cor. 5:17) “once and for all” (Heb. 10:10). What is more, He gives us His Holy Spirit to permanently indwell us (Rom. 5:5). Being in fellowship, His Spirit empowers us (Acts 1:8) to do good works. This is God’s method—the only method! There is no other!

It boils down to this: any work done outside the empowerment of the Holy Spirit is tagged as “wood, hay, and straw” (1 Cor. 3:12).

Sin, no matter how small or seemingly insignificant, breaks our fellowship with God. This broken fellowship robs us not only of the mentorship but also of “the fruit of the Holy Spirit ... love, peace, joy” (Gal. 5:22), which are spiritual assets tailored for good works.

The good news is that God in His infinite grace has provided a solution for restoration to fellowship: “If we confess our sins, He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness” (1 John 1:9). In light of this, you may want to pause and acknowledge any recent sin in your life, even the sins of worry and anxiety.



Father, God, we come before You with humble hearts. We are acutely aware that Your Holy Spirit is the supreme author of Scripture. So we pray that He might open our eyes to Your inerrant and infallible truth. May He open our eyes and guide us each step of the way to uncover and appreciate the treasure of truth held in Scripture. Please teach us Your biblical truth regarding restoration to fellowship and its implications. Help us to learn the key to maintaining fellowship with You. This we ask in the name of Your Son, Jesus Christ. Amen.

Dedication

This book is dedicated to our loyal supporters and prayer partners, for you are an important part of GEM and God's assembled team. We are called upon to be on the front lines. You are called to be on the supply line. God uses division of labor, and the entire team is needed; together we accomplish what God has called us to do.

It is my conviction based on Scripture that the God of equity will reward us all alike: "The share of the man who stayed with the supplies is to be the same as that of him who went down to battle. All will share alike" (1 Sam. 30:24 NIV). God has a different task for each person—and each task is equally important in taking the gospel to the entire world. We thank God that you are standing fast behind us!

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Preface

Be wise in the way you act toward outsiders.

—Paul of Tarsus.¹

Many churches today have lost sight of their mission, causing them to miss the path laid out by the apostolic teachings. They have become a laughingstock for the unbelieving world, which mocks them for being the exact opposite of what they profess. One such mocker was Mahatma Gandhi, who remarked: “I like your Christ; I don’t like your Christians; your Christians are so unlike your Christ.”

What caused Gandhi to have such a bad impression of Christianity? I strongly believe the answer to be buried in the embodiment of the word *Christian*. *Christianos* is a Greek word for Christian that means, “followers of Christ.”² It denotes “all that is noble, good and Christ-like.”³ It was a nickname coined by pagans. They gave the name to Christ’s followers, who had become copycats of Jesus Christ. When one like Gandhi examines modern-day Christianity, he sees a disconnect between it and the life of Christ—often the exact opposite of what the name represents.

These churches have drifted, ignoring the scriptural mandate, “*You shall have no other gods before me*” (Ex. 20:3 emphasis added). They have positioned money as a small god beside the God of the universe and turned deaf ears to God’s Word, which warns, “You cannot serve God and wealth” (Matt. 6:24 NKJV). They seek to have it both ways. Consequently, with their focus on money,

rather than Christ, they have drifted from truth and led many astray.

Is there any hope for today's church? Jesus said, "I shall build my church, and the gates of hell shall not have might, or strength, against it" (Matt. 16:18 WYC). The Lord has spoken! Come what may, the Builder has a hand on His church; man's failure will not cripple it. His promise has held true for centuries. The church on many occasions had suffered shipwreck; each time the Lord resurrected it. It will be true of the modern-day church; Christ will revive it.

Introduction

**You ... are a letter [*the 5th Gospel*] from Christ
[“read by everyone”] ... written not ... on
tablets of stone but on tablets of human hearts.
—Paul of Tarsus⁴**

When a believer understands his position in Christ and what that entails, it will make a huge difference in how he conducts his life as a Christian. Many believers are aware of their position in Christ. They know they are heaven-bound but don't know why they are left on earth after salvation. Christ prayed to the Father, “I do not ask You to take them out of the world, but to keep them from the evil one” (John 17:15).

Why are you alive? The answer to this question has eluded most Christians. On the other hand, many who know the answer have come short of allowing it to sink deep into their souls. We are kept for *one reason alone*: “the praise of His glory” (Eph. 1:12). By means of grace, God saved us and kept us alive so our thoughts and actions will result in Him being “glorified through Jesus Christ, to whom belongs the glory and dominion forever and ever. Amen” (1 Peter 4:11).

Satan has found a way to rob us of the opportunity to glorify God. The “root of all sorts of evil” in the church today is “the love for money” (1 Tim. 6:10). Think of it—the primary accusation of non-Christians against the church has to do with money! They accuse the church of being a business center, and they are

not entirely wrong. In one African country, some churches have become such a nuisance that they have been driven from the country by the government.⁵ When one carefully examines the state of the church today, one finds a striking similarity between it and the house of God in our Lord's day. Jesus had to tell them, "Stop making My Father's house a place of business" (John 2:16), or as Matthew charged, "a robber's den" (Matt. 21:13).

Let us embrace truth. Many churches have become a robber's den. Look around you. Tune in to any Christian channel on television and you will be bombarded with lies and gimmicks about how to reap God's richest blessing through planting "seed faith." Listen to prosperity preachers. Their message is the same. "Give X amount of dollars and God will prosper you financially." These ministers exploit desperate believers, and "with their tongues they tell lies" (Ps. 5:9 NIV).

Read this story of how a church committed robbery. A pastor told his congregation to sow a single "seed faith" of \$1,000 and then to water it monthly with \$500. He went on to say, "Seed faith is like a crop that needs to be watered regularly; otherwise, the crop (seed faith) will die without any fruit or blessing." A friend told me of another story. A minister in a church bought a large quantity of tins of tomato sauce (perhaps one dollar each) and prayed over them. He then said to his congregation, "Anyone who wants a financial breakthrough, fruit of the womb, or physical healing and deliverance should bring \$200 for each tin." He promised they would experience a major breakthrough after consuming the sauce. In a flash, those who were desperate rushed to the altar like ants and grabbed them all. Make no mistake: These are true stories and are just two examples of the many activities that portray *a robber's den*. I have witnessed these church robberies more than once. If that is not enough, consider this: today some

ministers charge for prayers. Such was the condition of the church that prompted Gandhi's remark. It has deteriorated ever since.

**Sadly, money has become the highest
priority in *almost* every church.**

Sadly, money has become the highest priority in *almost* every church. The apostle Paul knew the danger money poses in a ministry. He did everything to resist its temptation. He exhorted Christians everywhere: "Be imitators of me, just as I also am of Christ" (1 Cor. 11:1). Apparently his exhortation has fallen on deaf ears. How many ministers today can challenge their members, "Be imitators of me"? Better yet, how many church leaders can with good conscience make the apostle's claim of spiritual integrity their own? "I have coveted no one's silver or gold or clothes" (Acts 20:33).

Let there be no misunderstanding: the issue of *money, tithes, and giving* has rocked the church on many fronts. On one side, the tithe is a major bone of contention. Many ministers have burdened God's children with the yoke of tithes, causing many to cry for help on the subject. They want answers from the Bible. Wherever my team and I go on a mission trip, Bible teachers and their students flood us with question after question regarding tithes. On the other side: "some ... have wandered away from the faith, and pierced themselves with many griefs" (1 Tim. 6:10).

On another front, prosperity preachers are busy making the poor poorer through falsehoods and exploitation. To the world there appears to be a huge billboard posted outside that says, "*The*

church is a business center.” What a tragedy that the church has mounted this sign in front of Christ’s church.

Growing up in a small village in Nigeria, I witnessed firsthand the negative impact the yoke of tithing had on the poverty-stricken men and women in my small church. I saw how our pastor exploited the members in the name of the Lord. He applied pressure to our congregation in many ways. He used guilt and fear as techniques, coercing us to give what we had not “purposed in our hearts” (2 Cor. 9:7).

He once told us that those who were unfaithful in tithing would lose their salvation. On another occasion, the pastor warned that the church would not participate in or attend any member’s funeral who failed to tithe faithfully. Once, when he suspected someone was not tithing accurately, he requested that member’s pay stubs. Upon examining the stubs, the pastor reacted, “You see, you were not tithing truthfully. You were supposed to tithe from your gross (before taxes) and not from your net income (after taxes).” The member replied, “No, pastor, my net income is what I took home; those were my earnings!” The debate went on and on. It created dissension and discord between the members and the pastor!

The pastor failed us because of the premium he placed on money. This is true of many servants of God today. To escape this tragedy, we must understand these principles regarding money:

1. No one can have a right attitude toward money until the truth that money has the potential to make or break a person is engraved onto his or her soul.
2. No one can adjust his or her priority regarding money until it is settled within that whatever money one possesses

is not the person's but the Lord's. "Silver is Mine, and the gold is Mine,' declares the Lord of hosts" (Hag. 2:8). "For every beast of the forest is Mine, The cattle on a thousand hills ... the world is Mine, and all it contains" (Ps. 50:10–12). Everything belongs to the creator God; nothing is ours.

The church is meant to be a place of refuge, a place of refreshment and healing for the soul.

The church is meant to be a place of refuge, a place of refreshment and healing for the soul. Those desperate for truth are starving because church is now a place for moneymaking through exploitation, gimmicks, and even money laundering rather than a place for worship and feeding the sheep. In this study we will take a believer step by step to discover the origin of the tithe. We will uncover where Abraham—the first man in Scripture who tithed—learned the concept. In the course of our study, we will briefly take up the issue of the age of the law. There we will examine the tithe under the Mosaic Law and its use as welfare for the care of the widows, orphans, and foreigners. In addition, we will show that God commanded that all tithes in Israel were to be given to the Levites as “an inheritance” forever (Num. 18:21–24). I ask you: Are ministers today Levites?

We will use the fifth chapter of our study to examine the book of Malachi. There too we will look at Israel's spiritual condition and the message of Malachi, the last prophet of the Old Testament. We will consider the reasons behind God's indictment of His people, the Jews. “Will a man rob God? Yet you [the Jews] are robbing Me! But you say, ‘How have we robbed Thee?’ In tithes and

offering” (Mal. 3:8). What are the implications of this passage? Who is God addressing? Does the passage apply to the church? These questions and more await an in-depth scrutiny.

We will answer the daunting questions, “Does the church replace Israel? What is the relationship between Israel (the age of the Law) and the church (the age of grace)? What effect does the suspension of the age of the Law have on the tithe?” In addition to answering these questions, we will go a step further in exploring briefly the age of grace and apostolic teaching on grace giving. “Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver” (2 Cor. 9:7). Further, we will uncover the reasons why Paul and Peter, the chief apostles to the Gentiles and the Jews respectively (Galatians 2:7), never mentioned the word *tithe* in their epistles.

We will reflect on why the apostle Paul refused outright to use his authority to collect money from his established churches (1 Cor. 9:8–15). He rejected one opportunity after another to exploit his followers. When he was in financial hardship, he worked (Acts 20:33–35). He said, “For it would be better for me to die than have any man make my boast an empty one” (1 Cor. 9:15). We will take a look at the effect the abuse of money has on the church. We will see how it has made our boasting in Christ empty, the very thing the apostle Paul feared the most. We will see how an abuse of money in the church has turned off an untold number of people from joining its cause.

It is true that, “The Lord directed those who proclaim the gospel to get their living from the gospel” (1 Cor. 9:14). However, this mandate is not a license for extortion or greed. Keep in mind, it was the apostle Paul who wrote the passage. He knew Scripture. He knew what his right was, yet he “did not use this right” so that

he “may cause no hindrance to the gospel of Christ” (1 Cor. 9:12). In other words, he did not want anyone to misjudge his intention in preaching the gospel; He never asked for money for himself or for the need of his ministry. He simply trusted God, who called him into the ministry.

Because the apostle Paul refused to use his God-given right to collect an offering from the church does not in any way absolve believers from fulfilling their responsibility. The obligation to support pastors and missionaries lies on the shoulders of believers. When Christians do their job well, God’s servants are free to focus on the work of the gospel. “And let the one who is taught the word share *all good things* with him who teaches” (Gal. 6:6 emphasis added). This is a command. Nonetheless, God’s servants should not lord it over those allotted to their charge (1 Peter 5:1–3).

Ironically, the tithe was for the upkeep of God’s servants (Num. 18:24). The principle behind its institution applies in all ages, both law and grace. Under the Mosaic Law, the tithe (10 percent) was a mandatory percentage. But when we turn over the new page into the age of grace, the apostle declared, “You are not under law, but under grace” (Rom. 6:14). This switch in God’s program brought a sweeping “change of law” (Heb. 7:12). Under the new umbrella, giving, though a part of worship, is done *not* by percentage but as one “purposed in his heart” (2 Cor. 9:7). This is grace giving!

We forfeit enormous blessings, both in time and in eternity future, when we fail to care for those the Lord ordained for His service. Our responsibility as Christians is clearly defined in Scripture. God has called us to not only care for his servants but also to take care of the needy (Gal. 2:10; Deut. 15:10–11). The truth is there;

the problem is that it has been distorted. This study is tailored to correct that distortion and other falsehoods.

Offering is an integral part of worship. We often hear a gimmicky call from the pulpit during worship service: “Offering time?” Congregational response: “Blessing time!” That’s not biblical! *Offering time* is not the time one comes to God for blessing. It is a time for worship. It is a time to express one’s inner joy in His presence. It is a time for expressing one’s overflowing gratitude for all God has done for the believer in grace! Oh, how the church has twisted passages of Scripture for its sordid gain! The truth is that we give not because God will give us back; we give as an expression of our gratitude for His abundant grace. “I will bring you a thanksgiving offering” (Ps. 116:17 ISV). Knowing this truth, one should not approach God with an ulterior motive. This is the “God will give me more if I give Him more” thinking that is common today. Keep in mind, God is not in the business of bartering—not now, not then, and not ever!

Scripture must be balanced with Scripture: “He who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully” (2 Cor. 9:6). What does this passage mean? How can we balance it with our previous statement that we should never enter into worship with an ulterior motive that the more we give, the more God will bless us? We will analyze this passage at the proper time.

No doubt, “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” (2 Cor. 9: 8). Super-abundant blessing awaits a believer who continually expresses the mental attitude of generosity “as for the Lord rather than for men” (Col. 3:23). Here is a giver who pleases God—one who gives not

because one will be rewarded but over and above because of one's love for God and one's appreciation for God's greatest gift, our Savior Jesus Christ!

Having said this, expect a complete examination and diagnosis of today's church's malady, its source, and its impact on believers and the world. Also expect the solution for spiritual restoration and rehabilitation. This book is not meant for condemnation—far from it! It is geared toward bringing healing to individual believers and the church as a whole.



Heavenly Father, please guide us in our study. Use Your Word to effect change where change is needed. Please help us grow from this study. We humbly ask these things in Christ's name. Amen.



The Power of Money

For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.

—Paul of Tarsus.⁶

Did you know that money can be a source of cursing as well as blessing for a believer in the Lord Jesus Christ? Yes, it has an enormous potential to accomplish both tasks. We often hear people say, “Money is the root of all sorts of evil.” That is an incorrect statement. How can something that comes from God be a root of all sorts of evil? “Silver and gold [money] are Mine” (Hag. 2:8). In itself, money is not evil; it is the *love* for it that is evil. Without question, money has a built-in power to accomplish good. By the same token, when abused, it can turn good into evil.

For good: Money can accomplish much. Used as an element of worship, it can be a source of blessing for the needy, the poor, God’s servants, missionaries and the like. For evil: Money can give birth to a spirit of exploitation and fuels all sorts of dubious practices among believers. That “the love of money is

the root of all sorts of evil” is portrayed in James: “You lust and do not have; so you commit murder. You are envious and cannot obtain; so you fight and quarrel ... you ask with wrong motives, so that you may spend it on your pleasures” (James 4:2–3).

Consider these four reasons why it will be profitable to avoid rushing through this chapter:

1. It is the bedrock of the study on money, tithes, and grace giving.
2. It will give insight as to why many believers, ministers and their congregations alike, are intoxicated by money.
3. It will shed light as to why countless churches promote tithes even though they know its practice is not in agreement with Church Age biblical teachings.
4. It will open believers’ eyes to see why Satan uses money as bait to lure them to do his will.

Definition of Money

Moses tells us that everything God created “was very good” (Gen. 1:31). God invented money to benefit us in two areas: worship and transactions. Using money as an offering, we enter into worship with our creator God. When used as a means of transaction, man trades with man. But Satan in his ingenuity took what God gave man for his good and turned it into a weapon for the purpose of destruction. Keep these two opposing truths in mind as we define our subject.

“Money is any object or record that is generally accepted as payment for goods and services and repayment of debts in a given

socio-economic context or country.”⁷ While we are not studying economics, money’s definition is helpful in understanding why Satan tempts with money. The reason is that money pays for goods, a synonymous name with materialism, and is a feeder of pleasure—the enemy of spiritual life. Before we go any further, I invite you to answer one of the key questions of our study. Do you have an appetite for money?

Wrong Views of Money

Christians who are conversant with what the Bible teaches about money, whose objective is God’s honor, have an entirely different attitude toward money. They are careful about what goes on in their souls, knowing that out of it “flow[s] the springs of life” (Prov. 4:23 RSV). Those who have a wrong notion regarding money pursue it vigorously. What are the wrong views of money? There are several, and four are of great interest for our study.

- **Money Brings Happiness—Error 1**

Many believers actually think having enough money in life will make them happy. Some say money and happiness go hand in hand. Those who make such an assertion pursue money recklessly and restlessly. They do whatever it takes to get it. Some “lust and do not have”; in desperation they “commit murder” (James 4:2). Others, because of their *love for* it, resort to exploitation and gimmicks. They wreck their lives due to lack of knowledge. “A person’s ... [happiness] doesn’t consist of the amount of possessions he has” (Luke 12:15 ISV). Let there be no confusion: secular studies have found, “Materialism is toxic for happiness.”⁸ No amount of money can bring happiness.

- **Money Brings Satisfaction—Error 2**

Money does not and cannot bring satisfaction. Satisfaction is the offspring of contentment. They go hand in hand. The idea that having a fat bank account will bring satisfaction is chasing after the wind. No amount of money can extinguish the blaze of lack of contentment. On the other hand, love for money is a symptom of the soul disease of discontent—the “I want more, I want more” syndrome. Scripture guarantees, “He who loves money will not be satisfied with money” (Eccles. 5:10).

- **Money Provides Security—Error 3**

Examine hard evidence: records of deflated stocks and failed banks are stacked high in the chambers of world financial markets and international banks. These records stand as proof that money cannot be trusted as security. Wall Street is full of archives of the names of men and women who made fortunes, only to suddenly watch them vanish. That explains why the Lord forewarns, “Treasures [laid] upon earth” are subject to “moth and rust ... and thieves” (Matthew 6:19). How true!

- **Money Can Buy Everything—Error 4**

So far it has been demonstrated that money cannot buy happiness or satisfaction. It cannot provide security. What is more, it cannot buy love, joy and, peace, the fruit of the Holy Spirit (Gal. 5:22). No doubt misconceptions about the power of money have misled many believers to become involved in the worship of it.

Idol in the Church

To properly understand the financial problems and mismanagement that have wrecked many churches today, one must observe the root cause. Satan craves desperately to be worshipped. He is constantly exploring ways he can lure people to worship him. He told Jesus Christ point blank, “Fall down and worship me” (Matt. 4:9). Satan uses money to lure those caught off guard to worship him. Jesus Christ warned us, “No one can serve two masters” (Matt. 6:24) and “You cannot serve both God and money” (Luke 6:13). “Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both” (Matt. 6:24).

God forbids all forms of idolatry. “You shall have no other gods before Me” (Ex. 20:3). You may think it inconceivable that a born-again believer would have another god besides the creator God. But what is idolatry? Most Christians often think idols are only physical statues or caricatures of wood, stone, or metal. But there are other hidden idols, the “idols in ... [the] heart” (Ezek. 14:7). Let’s look at two types of idolatry: internal and external. Understanding what constitutes idolatry will help “guard our hearts” (Prov. 4:23) “so that no advantage would be taken of us by Satan” (2 Cor. 2:11).

- **Internal Idolatry**

Every form of idolatry originates from the heart. “For as he [a man] thinketh in his heart, so is he” (Prov. 23:7 KJV). Internal idolatry is deceptive; it often eludes detection. *It is an inward preoccupation and adoration of anything other than God.* Obsessed, the believer does whatever it takes to obtain and in some cases hoard the things he idolizes. They can be people, money, career,

and so on. We shouldn't be deceived. One can be actively involved in church activities and still be guilty of idolatry. Ezekiel the prophet calls our inward worship of things "idols in ... [the] heart" (Ezek. 14:7).

Self-deception is the Christian's archenemy.

Self-deception is the Christian's archenemy. Ask yourself, "Does anything other than God take the top shelf of my life?" If the answer is yes, regrettably, you are guilty of idolatry. That would equally be true of me if my answer was yes. In that case we need to change course in a hurry to avoid the harsh reprimand of God's justice. Scripture warns, "[We] will bear the penalty of worshipping ... idols" (Ezek. 23:49), which wars "against the soul" (1 Peter 2:11).

- **External Idolatry**

External idolatry is ascribing to physical objects, obscured or beautiful, praise, adoration, and worship due to God. Often when we pass idol temples, we turn up our noses at the caricatured objects pagans worship. We ask, "How can anyone worship a creature instead of the Creator?" Yet moments later we adore a stack of the almighty dollar and its power and the boats, cars, houses, cruises, diamonds, and other luxuries it can buy for us. We become totally mesmerized by its sight. That too is idolatry.

Love for Money Opposes Spiritual Life

An uncontrollable love for money is the most powerful opponent to the spiritual life. Satan knows this. Can you truly ascertain that you are making spiritual progress? If you are not, have you

stopped to wonder why? Even though you attend church services, read your Bible, and participate in many Christian activities, do you find yourself on a spiritual treadmill, running but not gaining any distance? If so, why? The answer may surprise you. You could be compromising your spiritual life by endeavoring to have it both ways—worshipping both God and money. The Lord is blunt: “You cannot serve both God and money” (Luke 6:13).

Sadly, many Christians have become their own spiritual roadblocks. They have deceived themselves, believing their way is the right way. The truth is that man’s way is futile; the only way is God’s way; there can be no other. Man cannot love God and money. *Period.* One has to be abandoned. The question is which one? The answer is a matter between a believer and the Lord.

- **Love for God Demands All or Nothing**

“And you shall love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength” (Mark 12:30). The four components that make up the passage are here italicized.

1. “Love the Lord ... *with all your heart.*”
2. “Love the Lord ... *with all your soul.*”
3. “Love the Lord ... *with all your mind.*”
4. “Love the Lord ... *with all your strength.*”

When these components—heart, soul, mind, and strength—are combined with Ephesians 4:27 (NIV), “Do not give the devil a foothold,” one observes the magnificent way Scripture balances itself. The mandate is *all* or nothing. If a believer uses *all* his heart, all his soul, all his mind, and all his strength for God, then nothing is left to compete with Him.

Believers who are guilty of having love for money do not really love God. “If anyone loves the world, the love of the Father is not in him” (1 John 2:15). That is serious. Repeat: we cannot have it both ways; we “cannot ... [love] God and money.” One of the objects of love must suffer. The question is, which one? Regrettably many have abandoned the love for God.

- **Compromised Church**

When the modern-day church is carefully scrutinized, too often a compromise is detected. The church has compromised its mission to worship God and Him alone by worshipping a combination of God and money. It explains why our worship is empty. We cannot get around the Word of God. Anyone who places money first, either in ministry or in private life, is not a worshipper of God. Jesus Christ is emphatic: “You cannot serve both God and money” (Matt. 6:24).

It’s self-deception to think one can do both. Satan is shrewd. He entices believers with the sweet taste of money and deludes them with self-justification, giving the believer every reason to justify his actions. The believer wallows in the mire of self-deception, believing he is serving God.

The solution is to change our mental attitude toward money and our gravitation toward it. This is the only remedy and escape. The consequence for failing to do so is dire.

Why are Christians today more obsessed with making money than Christians of millennia gone by? I submit four reasons.

1. Many Christians have lost the focus on why they are left on earth after salvation.

2. A majority of believers have a wrong view of money.
3. Many Christians are pleasure-addicted and seek frantically to fill the spiritual vacuum of their souls with everything that caters to pleasure.
4. Most believers have a misconception of what constitutes true blessing. They think swimming in a pool of money is a sign of abundant blessing from God. Do they not know that Satan has the power to bless his subjects? He is “the god of this world” (2 Cor. 4:4; see also Matt. 4:8–9).

Before we go to the next segment, let me be clear: I am not saying we should not care about money. Rather, our care for the things of this life should be insignificant in comparison with our love for God and the things concerning Him. Or as Matthew Henry puts it, “We must not make the things of this world our chief care and concern.”⁹

Consequences of Divided Love

There are serious consequences when believers short-circuit their personal love for God. They believe they can divide their love, one half for God and the other for money, and still be spiritual. Personal love for God cannot be divided without calamitous results. First, let us examine how love operates before considering the consequence of a compromised love.

- **Understanding How Love Operates**

Love affects every aspect of the believer’s being, soul, mind, heart, and body. His soul is a production center where love “a fruit of the Holy Spirit” (Gal. 5:22) is produced. His mind is a powerhouse where love is processed and thought out. His heart is the source from which love is projected. His body is a theater where love is

acted out. In this way Scripture is magnified. “And you shall love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength” (Mark 12:30).

God demands all from us. This would be a good time to run a check to see if one’s soul, mind, heart, and strength are fully dedicated to God. If and only if they are, then there can be no room for a division of one’s love. There can be no room for the love of money. On the other hand, when a believer divides his love, he loses his spiritual focus. He will love things God hates, and thereby Satan enslaves him.

- **Loss of Spiritual Focus**

The gateway into demonic worship opens up when a believer diverts his love for God. The apostle Paul admonishes his audience, “I do not want you to become sharers in demons” (1 Cor. 10:20). The warning alerts believers of looming danger of involvement in worship of demons. The question is not if a believer can lose his spiritual life when he splits his love for God but how this is accomplished. First the believer loses fellowship with God. This creates a void in the soul, attracting “the teachings of demons” (1 Tim. 4:1 IVS). Gradually the ideology of the world, rather than the ideology of the Word, engulfs his soul, mind, and heart. Having been affected by such thinking, the believer becomes a copycat of its worldly views. He loses his Christian identity.

- **Loving What God Hates**

At this stage love for money is manifested on many fronts. Prosperity preachers emerge, tithe gatherers rise, offering lovers open the floodgate of money. Consequently, the believer’s conscience becomes hardened. Knowingly or unknowingly, he

removes God from his day-to-day activities. Lying and deception become the norm. He becomes fleshly to the core. At this stage believers become lovers of pleasure rather than lovers of God (2 Tim. 3:4). Therein is the danger of the negative power of money.

But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.
(1 Tim. 6:9–10)

- **Satan Enslaves His Victim**

Danger looms when a believer ignores God's plan. Sadly many have abandoned His plan for the church. Consider the condition of today's church, where televangelists, prosperity preachers, and others have a primary goal to make money at all costs. They use gimmicks and lies to enrich their pockets. We ask, "Why are they after money?" The answer is simple. Satan has enslaved their souls, minds, hearts, and strength. Unbeknownst to them, they are no longer worshipping the most powerful God of the universe; they have lost contact with the ministry of the Holy Spirit. They may be eloquent preachers and prayer warriors, but their preaching and prayers are too often self-centered and not God-glorifying.

If believers understood the effect the love and pursuit of money has on their spiritual lives and the church itself, they would cease from its quest. With tears, it is apparent that most Christians do not realize the route they chose. The words of C. S. Lewis warn us, "Indeed the safest road to hell is the gradual one—the

gentle slope, soft underfoot, without sudden turnings, without milestones, without signpost.”¹⁰ As a reader, be sure the road you are on is the one the Lord has chosen for you—the road that leads to abundant life.



Father God, please make the truth live for us all that we may be the children that You desire us to be. In the name of Your Son, Jesus Christ. Amen.



Ministers and Money

O man of God, flee these things. Pursue righteousness, godliness, faith, love, steadfastness [and] gentleness.

—Paul of Tarsus¹¹

Money is a consuming fire; it spares a man who admires it from a distance and consumes him who bows at its altar. In other words, those who are not preoccupied with money are free from being harmed by it, but those who are possessed by it have “pierced themselves with many pangs” (1 Tim. 6:10 ESV).

In this chapter we shall dig deeper to uncover the rationale behind unscrupulous financial activities among God’s servants. Oh, how most ministers have lost sight of their positions in Christ and mission on earth. Oh, how they have neglected the accurate teaching of God’s Word. How did ministers arrive at this heartbreaking point? Is there any hope for the church? We will answer this question and more.

Spiritual Requirements for a Minister

There is a major problem in today's churches. Many ministers are spiritually ill-qualified for the job of ministry. Most churches bypass scriptural guidelines and thus employ unqualified ministers. Such reckless behavior worsens the condition of the church.

The pastor's life is an example. We all know the saying, "Actions speak louder than words." The apostle Paul told his congregation at Corinth, "I exhort you, be imitators of me ... of my ways which are in Christ" (1 Cor. 4:16–17). "If a blind man guides a blind man, both will fall into a pit" (Matt. 15:14). A pastor who does not meet the qualifications of Scripture can teach his congregation biblical truth, but his audience will have no role model to copy.

H. A. Ironside states, "If lips and life do not agree, the testimony will not amount to much."¹²

**Pastors impact their congregations by
their actions as well as their words.**

Because life and testimony must agree, God places a high premium on those whose primary role is to mold others. Pastors impact their congregations by their actions as well as their words. God never requires a theological degree from Cambridge or any other prestigious institution. God does use prepared people, and He will prepare the willing. The great Spurgeon never attended seminary, but he made himself the student of some of the greatest theologians of his day. God's requirement is superior and attainable: spiritual integrity. One can prepare to serve God

exceptionally well without academic or seminary training, but no one can serve the way God intends without spiritual integrity. In view of this, God has given the church a checklist for the office of pastor or evangelist. The list must be strictly honored.

- **Checklist for Ordaining a Minister**

An overseer [pastor/evangelist] ... must be above reproach, the husband of one wife, temperate, prudent, respectable, hospitable, able to teach, not addicted to wine or pugnacious, but gentle, peaceable, free from the love of money. He must be one who manages his own household well ... he must have a good reputation with those outside the church. (1 Tim. 3:1-7)

Let there be no misunderstanding; God knows best. He has clearly spelled out the qualifications for a minister. The Word of God is not a buffet where one chooses according to one's taste. There are no exceptions; we cannot circumvent God's Word. God has given us a list; we must follow it. Failure to adhere to His instruction will open the door to many kinds of trouble in the church. We cannot outsmart God. When ministers who fail to meet the qualifications of Scripture mount the podium, their first area of false teaching is often about money.

- **Avoid Sharing in the Discipline of an Unqualified Minister**

Today many lay hands on people hurriedly without scrutinizing them as per scriptural guidelines.

Some don't even lay on hands but convey ordination through the Internet to those they do not know. Hasty commissions have

contributed tremendously to the degeneration of the church. “Do not lay hands upon anyone too hastily and thereby share responsibility for the sins of others” (1 Tim. 5:22). We are liable to the supreme court of heaven when we fail to examine a man for “the office of overseer.” Beware—leaders are influential.

The Influential Power of a Leader

We cannot properly explain the state of the church until we understand the influential power of leaders. They have enormous influence. Knowing the influential power of a minister, the apostle Paul admonishes Timothy: “Watch your life and doctrine closely ... if you do, you will save both yourself and your hearers” (1 Tim. 4:16 NIV). In essence, what the apostle was saying is this: “Listen carefully, Timothy. If you do not practice what you teach, your hearers will follow your footsteps. In return, God will discipline them sparingly but will give you a double dose of discipline.” Disciples who are true to their leaders mimic them. It explains why God expects His church leaders to be spiritual role models: an overseer must be above reproach (1 Tim. 3:2). Consider the apostle Paul.

- **Paul, a Copycat of Christ**

Consider the apostle Paul. He was a copycat (a person or thing that imitates another persistently or exactly) of Jesus Christ and a role model for his audience. “Follow my example, as I follow the example of Christ” (1 Cor.11:1 NIV). Observe: he did not bypass himself, point his audience to Christ, and say, “Follow Christ.” Rather, he positioned himself in between: “Follow my example as I follow the example of Christ.” If you are thinking, *No one is perfect*, the apostle Paul agreed, referring to himself as “sinners of whom I am the worst” (1 Tim. 1:15 NIV). Paul stood on “the righteousness

which comes from God” (Phil. 3:9) and “on the strength of His might” (Eph. 6:10) and thereby exemplified the life of Christ. He called us to do likewise: “For our gospel did not come to you in word only, but also in power and in the Holy Spirit and with full conviction; *just as you know what kind of men we proved to be among you for your sake*” (1 Thess. 1:5; see also 2 Cor. 1:12 emphasis added).

- **Paul Distances Himself from Money**

We cannot underestimate the influence of a minister’s life. It is enormous. A minister must be careful of how he handles money, knowing that it is one of the three bombs that can destroy a minister and his church. What are the other two bombs? They are a failed marriage and infidelity. Keep in mind that a pastor who is preoccupied with money will inevitably influence his members to do the same. In Nigeria there is an old saying: “As a nanny goat chews a cord her young one watches.” This is why the apostle Paul was careful of how he chewed the cord of money, knowing that his young ones were watching him.

Think of it. Paul was a resident pastor of the church at Ephesus for three years (Acts 20:31). He kept a distance from their money. In all those years, he never manipulated anyone. He never exploited any member. Read his clear conscience farewell address.

I have coveted no one’s silver or gold or clothes. You yourselves know that these hands ministered to my own needs and to the men who were with me. In everything I showed you that by working hard in this manner you must help the weak and remember the words of the Lord Jesus, that He Himself said, ‘It is more blessed to give than to receive. (Acts 20:33–35)

We will elaborate more on Paul's character when we get to chapter 11.

Prosperity Preaching

One can hardly explain why the church has become so focused on money without tapping into the mind-set of the prosperity preachers. One cannot properly relate to them without examining their lives under the microscope of 1 Timothy 3:1–7. Upon careful scrutiny, five drawbacks can be observed.

1. They enter into the ministry unprepared and often with wrong motives.
2. They are self-servers instead of God-servers.
3. They are money-minded. “An overseer [pastor/evangelist] ... must be ... free from the love of money.”
4. Their mind-sets are earthly, not heavenly. “Set your mind on the things above, not on the things that are on earth” (Col. 3:2).
5. They are Satan's prisoners, fulfilling his will. All these and more prompted the apostle Paul to yearn, “*If perhaps* God may grant them repentance leading to the knowledge of the truth, and they may come to their senses *and escape* from the snare of the devil, *having been held captive by him to do his will*” (2 Tim. 2:25–26 emphases added).

• What Is Prosperity Preaching?

One asks, “What is prosperity preaching, and why is it so rampant?” Prosperity preachers claim that God intends every believer to be rich and say those who are poor are suffering from a curse, but their belief in universal prosperity is scripturally unfounded. Their grave error stems from lifting passages of Scripture out of context. “Jesus Christ ... became poor, so that by his poverty you

might become rich” (2 Cor. 8:9 RSV). “Beloved, I pray that in all respects you may prosper and be in good health, just as your soul prospers” (3 John 1:2). Based on their inaccurate interpretation of these passages, prosperity preachers build a faulty foundation. But when one carefully examines both texts, it is evident that neither the apostle Paul nor John had financial wealth in mind.

The apostles were more concerned about the spiritual well-being of their recipients. Consider: Christ’s poverty in His day has become for us spiritual treasures. The apostle Paul assures us that we “were enriched in Him” (1 Cor. 1:5) “with every *spiritual blessing* in the heavenly places ... according to the riches of His grace” (Eph. 1:3–7 RSV emphasis added). We are spiritual billionaires in Christ. No financial wealth can top that. While God does bless some financially, His primary purpose is to conform us “in the image of His Son” (Rom. 8:29). When we lose sight of this phenomenal truth and focus our attention on money, the danger of sucking in “the teachings of the demons” abounds (1 Tim. 4:1 IVS).

- **Poverty is Not Sinful**

Scripture tells us, “The poor *will never cease*” (Deut. 15:11 RSV emphasis added). “You *will always* have the poor among you” (John 12:8 NIV emphasis added). Any message that promises to eliminate poverty among God’s children is contrary to His Word. In essence the preacher is alleging that God’s Word is in error. God was so concerned about the poor that He mandated through Moses.

If there is a poor man with you, one of your brothers, in any of your towns in your land which the LORD your God is giving you, you shall not

harden your heart, nor close your hand from your poor brother; but you shall freely open your hand to him, and shall generously lend him sufficient for his need *in* whatever he lacks. Beware that there is no base thought in your heart, saying, “The seventh year, the year of remission, is near,” and your eye is hostile toward your poor brother, and you give him nothing; then he may cry to the LORD against you, and it will be a sin in you. *You shall generously give to him, and your heart shall not be grieved when you give to him*, because for this thing the LORD your God will bless you in all your work and in all your undertakings. For the poor will never cease *to be* in the land; therefore I command you, saying, “You shall freely open your hand to your brother, to your needy and poor in your land.” (Deut. 15:7–11 emphases added)

- **Poverty in the New Testament**

The New Testament has much to say regarding poverty. Consider two biblical figures, Lazarus and Paul. Lazarus was poor beyond description. His food was only “what fell from the rich man’s table” (Luke 16:21). Paul was a spiritual billionaire but also financially poor. He went “often without food” (2 Cor. 11:27).

Backing the idea that poverty in the church is inevitable, James wrote, “If a brother or sister is without clothing and in need of daily food, and one of you says to them, ‘Go in peace, be warmed and be filled,’ and yet you do not give them what is necessary for their body, what use is that?” (James 2:15–16). John the apostle gives us the same message: “But whoever has the world’s goods,

and beholds his [poor] brother in need and closes his heart against him, how does the love of God abide in him?" (1 John 3:17).

It is clear that God's Word has stood the test of time and indeed the poor will always be with us, for even the might and will of the United Nations has not been able to eradicate poverty! A minister once said that often God keeps the poor as a test for the rich. If so, would you pass the test of caring for the poor?

- **The Apostles Were Not Prosperity Preachers**

The apostles knew nothing about the universal financial breakthrough promised today by the prosperity preachers. There is no scriptural evidence to suggest that any of them was financially wealthy. I submit a reason for that: money distracts. God could have easily made His apostles billionaires. Ah, but that could have hampered His mission! They could have attached themselves to their wealth. Today, most Christians are having a difficult time passing the prosperity test. "He who loves money will not be satisfied with money" (Eccles. 5:10). God knows us best. He knows what can be helpful or harmful to us in our spiritual journey. He blesses us according to His wisdom and not according to a prosperity preacher's invocation.

**Today most Christians are having a difficult
time passing the prosperity test.**

Observe. The apostle Paul was not a prosperity preacher. He made tents in hard times to support himself: "These hands ministered to my necessities" (Acts 20:34 RSV). He went "often without food" (2 Cor. 11:27). Later he summarized his life's experiences:

“I have learned to be content in whatever circumstances I am” (Phil. 4:11). There is the answer! Discontentment fuels prosperity preachers. Their message, coated with prosperity, is essentially saying, “God, we are angry with your plan. You could have done better.” What an evil allegation. The hearers of such a message, if not discontent to begin with, will soon be stirred up, wondering why they don’t have more, feeling they have been shortchanged by God—which impugns the character of God.

The apostle goes on to say, “I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need” (Phil. 4:11–12). It is important to seriously consider our ways before it’s too late. The church must stop propagating falsehood and preach contentment, not prosperity. This is the Word of God!

The Ugliness of Greed

Greed is ugly. *Period.* To have a better understanding of the spiritual warfare that rages among prosperity preachers or anyone who loves money, one must closely examine the venom of greed. First, it is imperative that the subject matter be defined: greed is human wants that are insatiable, dissatisfaction that is unquenchable, and unceasing discontentment of the soul. Simplified, greed is the progeny of lack of contentment, which eats away at the soul.

- **The Venom of Greed**

Greed poisons every fiber of its victim. Gradually it erodes the believer’s soul, choking off all biblical truth and its resultant divine viewpoint thinking. Consequently greed leaves the believer

ungrounded and in a frantic search for satisfaction. What is more, Scripture compares its appetite to a dog's appetite: "Dogs are greedy, they are not satisfied" (Isa. 56:11). This is nothing but a manifestation of spiritual maladjustment. The apostle Peter gives a perfect description of greedy believers: "Stains and blemishes ... having ... unstable souls ... a heart trained in greed, accursed children" (2 Peter 2:13–14). The apostle Paul added, "Men of depraved mind and deprived of the truth, who suppose that godliness [literally religion] is a means of gain" (1 Tim. 6:5).

Furthermore, to greedy ministers, a congregational assembly is more or less a business center. They come in piously: "In their greed they ... exploit you with false words" (2 Peter 2:3). They quote Scripture out of context: "Give and it will be given to you; good measure, pressed down, shaken together" (Luke 6:38). God is not in a *bartering* business—a give to me and I will double your money type of monkey business.

Being "men of depraved mind and deprived of the truth" (1 Tim. 6:5), prosperity preachers have failed to balance Scripture with Scripture: "Whatever is under the whole heaven is Mine" (Job 41:11). "Who has first given to Him that it might be paid back to Him again?" (Romans 11:35). Their preaching doesn't even have an ounce of grace. In contrast consider the apostle Paul's stance on grace: "He who did not spare His own Son, but delivered Him up for us all, how will He not also with Him freely give us all things?" (Rom 8:32). Grace is God dealing with us on the basis of who and what He is, not on the basis of who we are and what we do. The Bible has shown us why many ministers put so much emphasis on money. To them, money is everything; they see it as a means of fulfilling their wants.

- **Truth Magnified**

Greedy ministers with insatiable wants and a desire for more money to meet them is a problem in the church today, and sadly it is worldwide. Someone in Cameroon, West Africa, wrote our ministry: “A lot of false teaching is gaining ground, and people are already edging Christ out of the way and taking the glory that belongs to Him and to no other. The spiritual life is lived by the energy of the flesh rather than by walking by means of the Holy Spirit. And then comes the flocking after God, not because of who He is but because of what they want to get from Him, a kind of greed, not faith.”

We must heed the Lord’s warning: “Beware, and be on your guard against every form of greed” (Luke 12:15). “He who profits illicitly troubles his own house” (Prov. 15:27). When Scripture says, “One troubles his own house,” it means just that—troubles lie ahead. Solution: any believer in the dangerous boat of greed ought to abandon it in a hurry with a lifejacket of grace before you go down with the boat. The alarm of grace sounds before judgment. “If we judged ourselves rightly, we should not be judged” (1 Cor. 11:31).

Fear of Insecurity

What is fear? It is the inability to articulate biblical truth and think calmly and rationally. Adam’s second sin in the garden was fear. “I heard the sound of Thee in the garden, and I was afraid” (Gen. 3:10). Fear kept him from God’s presence. Fear is our worst enemy; it harms us in many ways. First, it breaks our fellowship with God (1 John 4:18; see also Rom. 8:15, 2 Tim. 1:7). Second, it robs us of the dynamic power of the Holy Spirit (Gal. 5:17). Third, it freezes our ability to think in spiritual terms.

This explains why God calms our fear before He instructs us. To Isaac, He said, “Do not fear, for I am with you. I will bless you” (Gen. 26:24). Before our Lord could communicate with His fear-stricken disciples, He quelled their fear, “It is I; do not be afraid” (John 6:20). These are just two of many examples in Scripture.

Fear caused by insecurity is one of the primary reasons why most men in the ministry today pursue money recklessly. They feel insecure for themselves and their families, demonstrating their lack of knowledge of God and faith in Him and the plan He holds for their future. They come to church financially burdened, concerned about many things. How can they make the enormous mortgage payment for their overambitious church building? How can they pay their children’s school fees? How can they put food on the table? And the list goes on. Because of their many concerns, they resort to all sorts of gimmicks to meet these needs.

False Perception of Success

Everyone wants to be successful, but self-promotion is neither a blessing nor a sign of spiritual success. “For not he who commends himself is approved, but whom the Lord commends” (2 Cor. 10:18). Most ministers use human standards to measure their success, while God tells us faithfulness and mercy are His standards for measuring success (Hosea 6:6). Because many have been deceived, thinking that materialism is a sign of success in ministry, they go after it at all costs. Pastors compete with one another. Those who have acquired more view this as a sign of success and often look down on those who do not measure up to their level.

In this push toward success, they often lie to get money. They use gimmicks and exploitation techniques to achieve their aim. Now

you can begin to appreciate the apostle Paul's fatherly admonition to his spiritual son Timothy.

But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many a pang. *But as for you, O man of God, flee these things.* Pursue righteousness, godliness, faith, love, steadfastness, gentleness. (1 Tim. 6:9–11 emphasis added)

Having a Correct View of Money

Have this mind in you which was also in Christ Jesus. (Phil. 2:5)

Divine viewpoint thinking is a prerequisite for having a correct view of money. We cannot see things the way Christ in His human nature saw them until we have “the mind of Christ” (1 Cor. 2:16). In His earthly ministry, Jesus was preoccupied with the Father's will. “I can do nothing on My own initiative ... I do not seek My own will, but the will of Him who sent Me” (John 5:30). How can we have the mind of Christ? We develop His mind by having an arsenal of sound biblical teaching in our souls. Divine viewpoint thinking puts the things of this life in their proper perspective, which leads to action that honors God.

When one examines the apostle Paul's life and teaching closely, the logical conclusion is that he had “the mind of Christ.” He

exhorts us, “Be imitators of me, just as I also am of Christ” (1 Cor. 11:1). God’s Word in his soul shaped his thinking, views, and actions. Consider his view on money: “We have brought nothing into the world so we cannot take anything out of it either” (1 Tim. 6:7). What a view! The apostle Paul’s view was a version of Job’s. “Naked I came from my mother’s womb, and naked I shall return there. The LORD gave and the LORD has taken away” (Job 1:21). King Solomon added, “As he had come naked from his mother’s womb, so will he return as he came. He will take nothing from the fruit of his labor that he can carry in his hand” (Eccles. 5:15). The wealth of this world will come to an end, so why not use this time to focus on the wealth that will endure for all eternity?

- **No One Takes Anything with Him**

Have you heard of anyone who took his most valuable possession beyond the grave? Some years ago, I was watching the evening news on television. A group of mourners stood in the graveyard, and an expensive car (a Corvette) sat beside the grave. Suddenly, I observed it being lowered by a crane into the grave where the dead man was laid. I was perplexed, but it seems he had written in his will that his car was to be buried with him. His foolish action revealed the emptiness of his soul. Before we condemn him, let us examine ourselves to see if this is typical of how we behave. Are we possessed with things, as if we could take them beyond the grave?

Until you and I realize who we are and what our mission is, we will have a hard time letting go of money and all it can buy. The apostle Paul had a firm understanding of his mission: “I run in such a way as not without aim” (1 Cor. 9:26). The author of Hebrews admonished us to “lay aside every encumbrance” (Heb. 12:1). Paul knew that money preexisted him: “We have

brought nothing into the world.” Armed with the knowledge of his mission and the understanding that he would take no material things with him when he died, he vowed to not let money become a stumbling block for him, “for it will be better for me to die than have any man make my boast an empty one” (1 Cor. 9:15).

What is Paul’s boasting? His boasting was that he never used his authority to collect money for his own needs (1 Cor. 9:6–15). Recall his words: “I have coveted no one’s silver or gold [money] or clothes” (Acts 20:34). To the Corinthians he claimed, “I was not a burden to anyone” (2 Cor. 11:9). To the Thessalonians he reminded, “For you recall, brethren, our labor and hardship, how working night and day so as not to be a burden to any of you, we proclaimed to you the gospel of God. You are witnesses, and so is God, how devotedly and uprightly and blameless we behaved toward you, believers” (1 Thess. 2:9–10). Let us examine ourselves in light of this humble servant of God. I fear today we are far, far from him.

The apostle Peter summarizes,

The heavens will pass away with a roar and the elements [all material things] will be destroyed with intense heat, and the earth and its works will be burned up. Since all these things are to be destroyed in this way, what sort of people ought you to be in holy conduct and godliness, looking for and hastening the day of God ... we are looking for new heavens and a new earth, in which righteousness dwells. Therefore beloved, since you look for these things, be diligent to be found by Him in peace, spotless and blameless. (2 Peter 3:10–14)

Remember, “Satan roams around like a hungry lion looking for whom he can devour,” and he often uses money to lure the unsuspecting into his trap. He knows our weaknesses and knows where to attack. For this reason, great caution and wisdom should be used to protect yourself from the lure of money and the snare of the enemy.

We are now ready to study the tithe, one of the pivotal subjects of our day.



It's my heartfelt prayer that God would use what we have examined so far as a source of blessing and challenge. This and more we ask in Christ's name. Amen.



Origin of the Tithe

**Lay up for yourselves treasures in heaven,
where neither moth nor rust destroys.**

—Matthew¹³

Bible teachers are to be like judges; they should neither amend nor twist the law but simply interpret it without bias. Sadly, many teachers have fumbled the ball of interpretation. They are afraid if they tell *the whole truth*, they could lose their position and its benefits.

Teaching takes two people: the communicator and the hearer. Hearers are to approach God's Word with humble hearts and objectivity, realizing that it's not man's word but "the word of God" (1 Tim. 4:5). Teachers are to treat His Word with the utmost care, knowing that God holds those who interpret His Word to a higher standard (James 3:1). To accurately interpret God's Word, the teacher must assume the role of a judge, examine any given passage carefully, and interpret it without sentimentalism. Hearers must be willing to evaluate a message without any disposition or

preconceived notions. Both the communicator and the hearer must rely on the ministry of the Holy Spirit for illumination. This is the only way God's Word can be of benefit; there's no other way!

The tithe has been a major issue for some time in three main areas. First, scholars have wrestled with the question of its origin. Second, a majority of church leaders have worked hard to ensure that the tithe remains incorporated in the worship service. Third, many Christians are seeking to be unyoked from the burden and guilt associated with a tithe.

Historicity of the Tithe

The origin of the tithe is hard to determine. Scholars agree, "History reveals that it existed in Babylon in ancient times, also in Persia and Egypt, even in China."¹⁴ The idea "of making the tenth a rate for paying tribute to rulers"¹⁵ preexisted Bible times. James Orr, the chief editor of *The International Standard Bible Encyclopedia*, said the "payment of tithes is so ancient and deeply rooted in the history of the human race."¹⁶ "There is evidence of tithing in many other Near Eastern and Mediterranean societies, with the earliest reference coming from Ur in about 2,000 BCE."¹⁷ If the tithe was practiced in heathen countries long before Abraham was born, then we must approach the subject with great care.

Today many Bible teachers often treat the issue of the tithe as a practice that originated with Abraham, but we find it preexisted him. "It is quite certain that Abraham knew of it when he migrated from Ur"¹⁸ "of the Chaldeans" (Gen. 11:31). Keep in mind that God never mandated Abraham to pay a tithe. So how did Abraham come up with the idea of paying a tithe (10 percent of his income)? Why did he not come up with any other figure,

like 15 or 20 percent? We are compelled to believe that his tithe to Melchizedek must have been according to his knowledge of the ancient practice of paying tributes to kings.

Introduction of Abraham's Tithe

Abraham's tithe to Melchizedek revealed two things. First, that tithe was an ancient system of paying tributes or taxes to kings, and Abraham must have been aware of this practice while he was in his home town of Ur. Abraham's tithe points us to an extraordinary man, Melchizedek, who held two offices simultaneously: king and priest. We will demonstrate that Abraham's tithe was tantamount to taxation.

Abraham's Tithe to Melchizedek

The backdrop for Abraham's tithe was a war that led to the capture of Lot, Abraham's nephew (Gen. 14:1–12), and all his family and possessions. When the news came to Abraham, who at this time was living in Hebron, he did something about it. He took his 318 elite soldiers all trained in his hometown and went to war against those who invaded his nephew's territory. He defeated them, rescued his nephew out on a plain near Damascus, and acquired spoils in the process. Thank God the Holy Spirit for calling our attention to the words *choicest spoils* from Abraham's tithe in Hebrews 7:4. It holds an important key to our study.

Melchizedek met Abraham when he returned from war victorious. Watch what happened between these two men: "Abraham, the patriarch, gave [Melchizedek] a tenth of the choicest spoils" (Heb. 7:4; comp. with Gen. 14:20). This is where scholars have the clue that Abraham may have been aware of the practice of paying tithe as a tribute to kings prior to meeting King Melchizedek. What

took place between these two men leads to the conclusion that the tithe was an ancient system of taxing income.

We need to back up a notch: “Abraham was very rich in livestock, in silver and in gold” (Gen. 13:2). When the Bible says that someone is “very rich” it means simply that—rich beyond measure! Why did Abraham only tithe from his *spoils* (acquisitions from war) and not from his entire wealth? Abraham was not required to pay a tithe from his wealth because income tax is restricted to income only and generally to the jurisdiction where the income was made. For example, if someone made income while in Israel, the individual was expected to pay an income tax to the government of Israel. Abraham was a resident of Hebron (Gen. 13:18), and that is where he made most of his fortune. Think of it. Abraham did not need to give even so much as a goat as a gift to Melchizedek, king of Salem, from the rest of his enormous wealth, let alone pay a tithe. He simply calculated the spoils (income) he acquired in that vicinity during wartime and paid a tribute according to common practice for taxation in that part of the world at that time—10 percent.

Discovering Melchizedek’s Identity

Today, many believe tithing is substantiated by the tithe Abraham paid to Melchizedek because they believe Melchizedek was a theophany of Jesus Christ. However, it can be demonstrated from the Word of God that Melchizedek was not Jesus Christ, as many teachers believe. Let us first look at what the Bible tells us about him.

For this Melchizedek, king of Salem, priest of the Most High God, who met Abraham as he was returning from the slaughter of the kings and

blessed him, to whom also Abraham apportioned a tenth part of all *the spoils*, was first of all, by the translation *of his name*, king of righteousness, and then also king of Salem, which is king of peace. Without father, without mother, without genealogy, having neither beginning of days nor end of life, but made like the Son of God, he remains a priest perpetually. Now observe how great this man was to whom Abraham, the patriarch, gave a tenth of the choicest spoils. And those indeed of the sons of Levi who receive the priest's office have commandment in the Law to collect a tenth from the people, that is, from their brethren, although these are descended from Abraham. But the one whose genealogy is not traced from them collected a tenth from Abraham and blessed the one who had the promises. But without any dispute the lesser is blessed by the greater. In this case mortal men receive tithes. (Hebrews 7:1–8)

The passage above reveals five important things about Melchizedek:

1. He was a man (v. 4).
2. He had no genealogy (v. 3).
3. He was a king (v. 1).
4. He was a priest (v. 1)
5. He was mortal (v. 8).

Melchizedek could not have been Jesus Christ for two reasons. First, he was identified as a man in our passage. Jesus Christ, in His preincarnate state, was never referred to as a man. Rather

He was referred to as the *Lord*, *Yahweh* or *Angel of the Lord*. He only “became flesh [assumed humanity] and dwelt among us” (John 1:14) at the virgin birth. Second, Melchizedek was a mortal being (Heb. 7:8). On the contrary, the humanity of Christ was immortal. He was truly God, truly Man, joined in one person forever. With this insight, we must reject the teaching that Melchizedek was Jesus Christ.

Interestingly, those who teach that he was Jesus Christ in His preincarnate state refer to our passage in Hebrews: “Without father, without mother, without genealogy, having neither beginning of days nor end of life” (Heb. 7:3). We must balance Scripture. We have already noted that Melchizedek was a mortal man, but Jesus Christ was not. So then what does it mean that Melchizedek was “without father, without mother, without genealogy”?

We should observe two things. First, God the Holy Spirit did not see fit to provide us with his family history. The phrase, “Having neither beginning of days nor end of life” simply means we have no record of his birthday or the day he died. However, Christ in His human nature had a genealogy. He had a beginning, the virgin birth. Second, Melchizedek’s “genealogy is not traced from [the Levites]” (Heb. 7:5–6). Keep in mind, Scripture only records pertinent information. It’s not obligated to give us every piece of information that transpired between God and man. The apostle John speaks to this: “Jesus performed many other signs in the presence of His disciples, which are not recorded in this book” (John 20:30).

Scripture is not under obligation to fill every missing gap in history. Consider two accounts: Esther “had neither father nor mother” (Esther 2:7 ESV) and Melchizedek, “He is without father or mother” (Heb. 7:3 ESV). In the first account, assuming it

is the only information we had about Esther, one would infer that she had no human origin. But she did because the rest of the information is in the text: “her father and her mother died” (v. 7). But when we consider Melchizedek, Scripture withholds the rest of information regarding his genealogy, “having neither beginning of days nor end of life” (Heb. 7:3). This does not imply that he was an angel or an obscure individual. Rather, his genealogy had no bearing to the comparison between him and the Messiah Jesus. Only in the office did these two have one thing in common—king and priest. Melchizedek was both a king and priest, and so is Jesus Christ.

Melchizedek is not the only one whose genealogy was not given in Scripture. We do not have Ezekiel’s or Amos’s genealogies, just to name two of the prophets. Melchizedek was mentioned in the New Testament because of his unique offices of king and priest. He was the only one who held these two unique offices until Jesus Christ set foot into human history. This is where the comparison between Melchizedek and Jesus Christ fits succinctly. He was “made like the Son of God” (Heb. 7:3). Read it again; he was “made *like*” but *not* the Son of God! We say similar things all the time such as, “You look alike.”

The point the author of Hebrews made was well taken: Jesus Christ was unique. According to the Mosaic Law, no man was entitled to the office of priesthood, unless he was from the line of Levi (Num. 18:21–23; see Heb. 7:5). But Jesus Christ descended from the line of Judah and yet He was made a priest. This is what the author of Hebrews hammered home: “For it is evident that our Lord was descended from Judah, a tribe with reference to which Moses spoke nothing concerning priests” (Heb. 7:14). The tithe Abraham paid to Melchizedek was not as important to the author of Hebrews as was Melchizedek’s office. Remember at this time

the tithe was not part of the Mosaic Law. Abraham's tithe had no religious connotation. It was a secular payment—that of a subject to a king. Even if Melchizedek had been Jesus, it still would have been a secular payment to a king and would not set any precedent for payment of a tithe to a priest.

God's Warning to Israel Regarding the Tithe

The final clue that tithes preexisted Abraham and the nation Israel came from God Himself. Israel as a nation was formed around 1443 BC. At that time they had no human king. God was their king. Centuries later, "All the elders of Israel gathered together and came to Samuel at Ramah; and they said, 'Behold you have grown old, and your sons do not walk in your ways. Now appoint a king for us to judge us like all the nations'" (1 Sam. 8:4–5). Samuel was disappointed with their request (v. 6).

And the Lord said to Samuel, "Listen to the voice of the people in regard to all that they say to you, for they have not rejected you, but they have rejected Me from being a king over them." ... Now then, listen to their voice; *however, you shall solemnly warn them and tell them of the procedure of the king who will reign over them.* (1 Sam. 8:7, 9 emphasis added)

There are three things to note. First, Israel rejected God as their king. Second, Israel demanded a human king. Third, God solemnly warned them of the consequences of having a human king like other nations. In essence, God was saying to them through His prophet, "Look, there are prices to be paid for having a human king." What are the prices? Your appointed king will mimic other kings. He "will take your sons and place them for

himself in his chariots ... he will appoint for himself commanders of thousands ... to do his plowing and reap his harvest” (1 Samuel 8:11–14). Furthermore, “He will take a tenth of your seed” (1 Sam. 8:15).

There we have it—Samuel is warning them to look back in time to recall what kings have done in times gone by: they tax! In other words, if you want a human king to rule over you, he will copy other kings. Like other kings, he will set up his own government and run it through taxation (“a tenth of your seed”) and human labor. He “will take your sons and place them for himself in his chariots ... he will appoint for himself commanders of thousands ... to do his plowing and reap his harvest.” This is what God wanted Samuel to warn the Israelites about. That is biblical evidence that other nations practiced tithes long before Abraham or the nation of Israel.

- **Jacob’s Vow to Tithe His Income**

Then Jacob made a vow saying, “If God will be with me and will keep me on this journey that I take, and will give me food to eat and garments to wear, and I return to my father’s house in safety, then the LORD will be my God ... and of that You give me I will surely give a tenth to You.” (Gen. 28:20–22)

Observe. Jacob’s vow to tithe his income was conditional: “if.” “If God will be with me and keep me ... then ... I will surely give a tenth.” We ask, “What if God had abandoned him and he never returned to his father’s house?” One would think the offer would be removed since it was conditionally based. Keep in mind, nowhere in Scripture did God ever ask Jacob to make a vow; it

came from his heart. It was a freewill vow. What is more, he never promised to tithe on a monthly or annual basis. If it took twenty years for him to return to his “father’s house,” then and only then would he pay his vow.

One wonders, “What must have been the logic behind the number one tenth (tithe) and not an obscure number, such as one thirteenth?” I am convinced that it was so employed because a tenth is an easy number to compute. Remember, in the ancient times there were no electronic devices such as calculators or computers. Counting in tens helped them. For instance, herds could be grouped in tens and one subtracted from each, which is equivalent to a tenth or a tithe. By so doing, people paid their tributes or taxes to kings without any help from an accountant. We are now ready to examine the tithe under Mosaic Law.



Incorporation of the Tithe in the Mosaic Law

**For the Law was given through Moses; grace
and truth were realized through Jesus Christ.
—John the apostle¹⁹**

In this chapter, the focus is on the questions of how, when, and why the tithe became an integral part of the Mosaic Law. The idea will become clearer as the age of the Mosaic Law is contrasted against the church, the age of grace. We will also look closely at the paragraph that specified that the tithe was “given to the Levites for an inheritance” (Num. 18:24).

Keep in mind that in addition to the tithe, Israel had a freewill offering. While there was a fixed rate for the tithe, a freewill offering was simply free will; the people gave as they purposed in their hearts (Ex 25:2; see also 1 Chron. 29:17). We will develop this concept as our study progresses.

Israel Under God's Government

Two types of governments exist: human and divine. Human government falls under democracy, communism, or dictatorship, just to name three. A nation is defined by one of these systems. A democracy is run by the people and for the good of the people. Communism is run by a powerful group of elites who superimpose their socialistic ideologies on their citizens. A dictatorship is the supremacy of one man's ideas. He runs the country as he wishes, and no one dares to question his decisions and actions. By contrast, God's government is theocratic. It involves all three members of the Godhead, the Father, the Son, and the Holy Spirit. They rule with perfect wisdom, freedom, love, grace, and justice.

If we look back from the day nations were formed after the Tower of Babel incident, we would discover that no single nation was ever under God's government. That changed in about 1443 BC, when God delivered Israel from Egyptian bondage. He said of Israel, "My own possession among all the peoples" (Ex. 19:5). With her birth, God set up a theocratic government. He became their sovereign King, which later became a bone of contention. They craved a human king and asked Samuel, "Appoint a king for us to judge us like all the nations" (1 Sam. 8:5). Their request broke Samuel's heart. God comforted him, saying, "They have not rejected you, but they have rejected Me from being king over them" (1 Sam. 8:7).

The Purpose of the Law

Law defines a nation. A society is measured by her laws and the ability to enforce them. A nation without a system of law will sooner or later disintegrate. Law in itself is a mere ordinance; its validity is in its enforcement. God knew all this, so He established

His divine laws for His people, Israel. As delineated, He spelled out severe consequences for lack of compliance. A tithe was brought to God because God was their King and Sovereign Administrator.

Repeat: no government can function effectively without a set of laws or a constitution. On the other hand, the effectiveness of any government is measured by its respect for her constitution. God wrote the laws for His people, Israel. This has come to be known as the Mosaic Law. It's so called because the Law came through Moses (John 1:17) at Mount Sinai. He was God's agent. It began with Ten Commandments and then expanded to about 613.

This study is not about the Mosaic Law. We simply want to underscore its purpose in relationship to the Jews. By far, biblical Israel had the best laws on earth. They have become a model for many nations, including the United States of America. Apart from the Law being "our tutor to lead us to Christ" (Gal. 3:24), it was given to keep man in check from self-destruction, to provide a moral code within God's community to preserve their society. In the Law, God clearly stated what He expected of His people, the Israelites, as a nation under His government. Whatever was not covered under the Law was left to everyone's conscience and volition. On the other hand, whatever God wanted done was enacted as a divine law. God made the collection of a tithe part of the Law.

The Mosaic Law in Relation to Israel

The Mosaic Law was given specifically to Israel under theocratic government. "Gentiles ... do not have the Law" (Rom. 2:14). It was given for the benefit of everyone in Israel "for the stranger and the native" (Lev. 24:22). Many interpreters of Scripture err because of their failure to draw a line of demarcation between two entities: Israel (age of the Law) and the church (age of grace).

God's promise to Abraham and his descendants must be fulfilled. The birth of Israel is part of that plan, and it required a Law to guide them morally, socially, and spiritually.

- **Morally**

When the Law is examined, some paragraphs can be observed that deal specifically with morality, such as, "You shall not murder. You shall not commit adultery. You shall not steal. You shall not bear false witness against your neighbor. You shall not covet your neighbor's house; you shall not covet your neighbor's wife" (Ex. 20:13–17). These are moral codes in nature. Obedience to them produces moral fiber, which is essential for safeguarding a society from self-destruction.

- **Socially**

Beside moral laws, God also gave His people, Israel, a set of commandments on how they should live and care for one another. "For the poor will never cease to be in the land; therefore I command you saying, 'You shall freely open your hand to your brother, to your needy and poor in your land'" (Deut.15:11). In view of this, God gave them a mandate regarding the use of tithes for welfare.

- **Spiritually**

God equally gave them mandates in relation to worship. The Mosaic Law begins with the issue of worship. "You shall have no other gods before Me. You shall not make for yourself an idol, or any likeness of what is in heaven above or on the earth beneath ... You shall not worship them" (Ex. 20:1–5). Other laws abound,

such as those regarding sacrifices (Lev. 16:1–16) and spiritual restoration (Lev. 5:1–6).

Tithe: a System of Taxation

It does not make one unspiritual to call a tithe what it is; it's a tax. Recall, the tithe was a system established by foreign nations as a way of collecting revenues or what we may call an income-based tax. It is not a freewill offering. It was mandatory regardless of one's economic status. No one who made an income of any sort was exempt. Taxation is necessary for a government to function. It needs revenue to take care of governmental obligations, such as provision of infrastructure and other amenities for the benefits of its citizens. God knew this, so He stipulated a paragraph of His law to cover a tithe.

Before the time of the Bible, other nations used revenue from a tithe or tax to care for the needs of their people. Similarly, God established a tithe for the care of the needs of His nation, Israel. Consider this law: "You shall surely tithe all the produce from what you sow which comes out of the field every year" (Deut. 14:22).

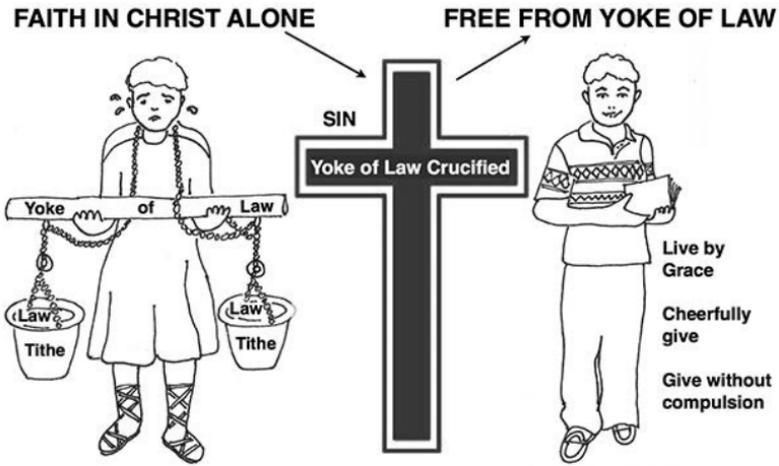
The Use of the Tithe for Welfare

At the end of every third year you shall bring all the tithe of your produce in that year, and shall deposit it in your town. And the Levite because he has no portion or inheritance among you [Jews], and the alien [foreigner], the orphan and the widow who are in your town, shall come and eat and be satisfied. (Deut. 14:28–29)

Before the Levitical priesthood was established, revenue from the tithe was used to help the less fortunate in Israel. This shows that God cares for everyone, especially the poor. He instructed His people to collect a special tithe every three years for the purpose of welfare, for “the alien, the orphan and the widow” (Deut. 14:29). This ought not to be overlooked.

If we bring the Old Testament practice of the tithe (age of the law) into the New Testament (age of grace), it contradicts Scripture. The apostle Paul had some strong words for the Galatians when they tried to bring the Old Testament practice of circumcision into the New Testament church. He said, “Mark my words! I, Paul, tell you that if you let yourselves be circumcised, Christ will be of no value to you at all” (Gal. 5:2 NIV). He goes on to say, “I testify again to every man who accepts circumcision that he is obligated to keep the whole law” (Gal. 5:3 ESV). Pretty stunning, would you not say? Essentially, what he is saying is this: God’s Word is not a buffet where one chooses according to one’s taste.

Scripture is clear, “You are not under law, but under grace” (Rom. 6:14). The tithe falls under Mosaic Law, “a yoke which neither our fathers nor we have been able to bear” (Acts 15:10). If anyone is bent on collecting or paying tithe today, the believer is “under obligation to keep the whole Law” (Gal. 5:3), not just one aspect of it.



The Tithe in Relation to the Levites

God's plan was in His thoughts all at once. He is omniscient. God knows all the knowable. He does not draft new plans as He goes; they have all been in His mind since eternity past. "Forever, O LORD, Thy word is settled in heaven" (Ps. 119:89). Man views God's plan one page at a time. His revelation to man is progressive. For instance, Moses did not know what the apostle Paul knew, "the mystery which has been hidden from the past ages and generations; but has now been manifested to His saints" (Col. 1:26). On the same note, the Lord said, "For truly, I say to you, that many prophets and righteous men desired to see what you see, and did not see it; and to hear what you hear, and did not hear it" (Matt. 13:17).

The tithe became the Levites' inheritance.

Considering that God's plan is progressive, one is charged to take a closer look at His unfolding plan regarding the tithe and its purpose. Before the Levitical priesthood was established, God commanded that tithes be used primarily for other functions, as previously noted. But once the priesthood was established, the tithe became the Levites' inheritance. The truth ought to be uncovered, "For the tithe of the sons of Israel, which they offer as an offering to the LORD, *I have given to the Levites for an inheritance*" (Num. 18:24 emphasis added). God ratified the law. "It shall be a perpetual statute throughout your generations and among the sons of Israel" (Numbers 18:23). It was on the bedrock of Numbers 18:24 that the question of to whom does the tithe belong was settled once and for all. The Levites!

Imagine, the Levites also paid "a tithe of the tithe" (Num. 18:26). They paid an income tax, so to say, for the upkeep of all the Old Testament priests. This is how it went: Farmers made an income from their agriculture; they paid 10 percent to the Levites. The Levites calculated their income, and from it they paid "a tithe of the tithe" (Num. 18:26) for the upkeep of the priests.

How did the tithe become "an inheritance" (Num. 18:24) for the Levites?

First we need to understand that every tribe except the Levites was allotted a parcel of land according to God's instruction (Num. 34:2). "The whole tribe of Levi, shall have no portion or inheritance with Israel; they shall eat the LORD's offerings" (Deut. 18:1). Land-based property was an inheritance the Israelites took seriously. Agriculture was their livelihood; they knew nothing else. So land was a big deal. Since the Levites were excluded from the land allotment, they could not farm. In exchange, God compensated them. "To the sons of Levi, behold, I have given all

the tithe in Israel for an inheritance” (Num. 18:21). The question that confronts anyone who collects a tithe today is, “Are you a Levite?”

Some say that pastors are today’s Levites, but this does not agree with Scripture. To say that today’s pastors have replaced the Levites is to claim that the church has replaced Israel, which in itself is inaccurate. The apostle Paul asks, “God has not rejected His people, has He? May it never be!” (Rom. 11:1). He goes on to say, “For I do not want you, brethren to be uninformed of this mystery, lest you be wise in your own estimation, that a partial hardening has happened to Israel until the fullness of the Gentiles has come in” (Rom. 11:25). The time of Israel has been suspended until the time of the church is completed. Looking to Israel’s future, the Lord assures His faithful ones, “You will sit on thrones judging the twelve tribes of Israel” (Luke 22:30). When would that be if Israel no longer has a future?

What is more, how can one reconcile Scripture if today’s pastors are yesterday’s Levites in view of the fact that the Levites were strictly forbidden from owning landed property in their agricultural society?

On the other hand, today ministers can own property as long as it is honoring God. While owning property is bona fide for ministers in the age of grace, some ministers have gone well beyond legitimate God-honoring ownership. Many are focused on acquiring property here and now. They are intent on gathering rewards on earth rather than looking toward the rewards of eternity. This they often do at the church’s expense. Once, I picked up a Nigerian newspaper, *This Day*, and an article on the back page titled, “Bishop [O] and the Rest of Us” caught my attention (minister’s full name withheld).

Bishop [O] and his ... ministry had stretched its tentacles to the United Kingdom and into the wallets of its British congregation which is made up of largely African and Caribbean under-class ... [the bishop's] UK church, run by his son ... Junior, had exploited its British congregation to the tune of more than £4 million in 2010 alone; nearly double its taking the year before. The writer estimated [the bishop's] personal wealth at a little under £100 million. The paper carried photographs of [the bishop] luxuriating in the plush cabin of one of his two private jets.”²⁰

According to the paper, the individuals are under investigation by the authorities in the UK.

That was in the UK; what about America? The US government is scrutinizing the estates of three pastors. One of them was believed to have made over \$70 million in one year. Seventy million! How did he make such money? With tears, I submit my answer: from bleeding the church. We take comfort, in the midst of all these unscrupulous financial dealings, in our Lord's solemn promise: “The gates of hell shall not prevail against His church” (Matt. 16:18 ESV).

Recapping: Abraham paid a tithe based on his knowledge of a territorial law (Gen. 14:20). Jacob, on the other hand, used the tithe as a pledge or vow (Gen. 28:22). Upon the establishment of the nation of Israel, the tithe fell under the Mosaic Law. The Law has no bearing on the church. “You are not under law, but under grace” (Rom. 6:14). The church is not to be yoked with the yoke of the Law.

We are now poised to examine the tithe as mentioned in the book of Malachi.



It is my heart felt prayer that God would challenge and motivate us to reevaluate who we are, and our mission in Christ, in the name of His glorious Son, Jesus Christ. Amen.



Overview of Malachi

I will not take a thread or a sandal thong or anything that is yours, for fear you would say, “I have made Abram rich.”

—Abraham of Ur the Chaldea²¹

Malachi is the most-referenced text among proponents of the tithe and perhaps the most questioned among today’s Christians. Ministers who enjoy the revenues it generates consult Malachi whenever they appeal for the tithe. On the other hand, believers who consider it a yoke are terrified when they are directed to this passage: “Will anyone rob God? Yet you are robbing me! ... In your tithes and offerings! You are cursed with a curse!” (Mal. 3:8–9 NRSV). These burdened saints ask, “How can one reconcile Malachi 3:8–9 with 2 Corinthians 9:7, ‘Each of you must give as you have made up your mind, not ... under compulsion’ (2 Cor. 9:7 NRSV), noting that one is obligatory and the other is not?” This question and more will be answered in this chapter.

The Uniqueness of Israel

Biblical orthodoxy teaches that God is not finished with Israel. That was the apostle Paul's position, as previously noted. He asked a daunting question: "Has God rejected His people?" He answered his own question, "God forbid!" (Rom. 11:1 KJV). He went on to say "that a partial hardening has happened to Israel until the fulness of the Gentiles ... thus all Israel will be saved" (vv. 25–26). He predicts a future for them, "all Israel *will be* saved." Historically, there has never been a time when all Israel was saved. The question is when would Paul's prediction come true? The answer is simple—when Christ returns: "And then He will send forth the angels, and will gather together His elect from the four winds, from the farthest end of the earth to the farthest end of heaven" (Mark 13:27). Who are His elect? Isaiah, the prophet answers: "Israel My elect" (Isa. 45:4). God "will gather together His elect from the four winds." The phrase "*will* gather" foretells of a future event (Deut. 30:4).

Observe a big chasm between truth and falsehood. On one hand, the biblically orthodox state that the book of Malachi was addressed to Israel. Others say that the church is the new Israel. Substitution of Israel for the church is a poor handling of hermeneutics. Israel is nonsubstitutable and noneradicable; they will remain for all eternity. "For the mountains may depart and the hills be removed, but my steadfast love shall not depart from you, and my covenant of peace shall not be removed, says the LORD, who has compassion on you" (Isa. 54:10).

The Davidic covenant guarantees the people of Israel's existence beyond time. The birth of Christ has set the stage for the fulfillment of this covenant: "And behold, you will conceive in your womb

and bear a son, and you shall name Him Jesus. He will be great and will be called the Son of the Most High; and the Lord God will give Him the throne of His father David; and He will reign over the house of Jacob [Israel] forever, and His kingdom will have no end” (Luke 1:31–33). Looking forward, Jesus Christ promised His twelve disciples, “You will sit on thrones judging the twelve tribes of Israel” (Luke 22:30). This is the Word of God!

The Recipients of the Book of Malachi

A good student must ask, “To whom was the book of Malachi addressed?” Scripture answers: “The oracle of the word of the LORD *to Israel* through Malachi” (Mal. 1:1 emphasis added), “to whom belongs the adoption as sons, and the glory and the covenants and the giving of the Law and the temple service” (Romans 9:4).

To whom was the book of Malachi addressed?

Beware, Scripture is apportioned according to God’s economy. Some portions are meant for Israel, some are directed to the church, and still others are for both entities. To interpret Scripture accurately, one must first determine who is being addressed. Let us consider a few examples. “If you then, being evil, know how to give good gifts to your children, how much more will your heavenly Father give the Holy Spirit to those who ask Him?” (Luke 11:13).

You see, the Lord made His comment during the time of Israel. At that time, one could ask for the Holy Spirit. But in the church age, we do not ask for the indwelling Holy Spirit; we receive it upon

faith in Christ. “In Him, you also, after listening to the message of truth, the gospel of your salvation—having also believed, you were sealed in Him with the Holy Spirit of promise” (Eph. 1:13). Yet in the Old Testament David prayed, “Do not take Your Holy Spirit from me” (Ps. 51:11) after his sin of adultery and murder. We ask again, is it an appropriate prayer? The answer is yes and no. Yes, in Israel’s time, one could lose the empowerment of the Holy Spirit. Saul was a perfect example. “The Spirit of the LORD departed from Saul” (1 Sam. 16:14). David, aware of the looming danger, prayed, “Do not take Your Holy Spirit from me.” We cannot pray such a prayer in the church age. John 14:16 speaks of the permanent indwelling of the Holy Spirit; He will “be with you forever.”

Unless one understands who the Lord addressed in Luke 11, interpretation and application become difficult. The same is true of Psalm 51:11, 1 Samuel 16:14, John 16:14, and other passages such as Malachi. Admittedly, the task is often tedious, but it is a must if we are to be accurate in our interpretations. In this case deciphering the addressee was resolved in the text itself: “to Israel” (Mal. 1:1). The question that faces an interpreter is this: is the church Israel? If the answer is no, then the church is not under indictment for its failure to pay a tithe.

The Spiritual Condition of Israel

Every student of God’s Word knows that Israel has been on a spiritual roller coaster. Time and again they abandoned the Law. Time after time God disciplined them. Often they repented and were restored. At the time of Malachi, their spiritual life had deteriorated, and spiritually they had hit rock bottom. Malachi delivered God’s last warning to Israel before God turned His

back on them for a period of about four hundred years. God raised Malachi up to remind Israel of God's unfailing love (Mal. 1:2) and to summon them up to His courtroom for a series of indictments and a warning of impending disaster.

God's Indictment

In business it is a known fact that a change at the top directly or indirectly affects those at the bottom. This is true of our church today. Ministers are the driving force of their congregations; whatever affects them affects those under their mentorship. Consider Malachi's statement: "The lips of a priest should preserve knowledge, and men should seek instruction from his mouth; for he is the messenger of the Lord of hosts. But as for you, you have turned aside from the way; you *have caused many to stumble*; you have corrupted the covenant of Levi,' says the Lord of hosts" (Mal. 2:7-8 emphasis added).

The apostle Paul warned, "Be on guard for yourselves and for all the flock, among which the Holy Spirit has made you overseers, to shepherd the church of God which He purchased with His own blood" (Acts 20:28). Every servant of God ought to be reminded that the price tag for the church was so high it cost God's Son His blood. Therefore the church belongs to Jesus alone. What anyone does to His church, the individual will account for at a time of God's choosing.

The whole indictment sprouted from Israel's disobedience to the Law and branched out in six directions. The priests were indicted for their spiritual failures, for desecrating God's sanctuary, and for offering defective sacrifices. The nation itself was under indictment for defrauding God. The priests and the nation and its land were under a severe curse.

- **The Spiritual Failures of Israel's Priests**

“A son honors *his* father, and a servant his master. Then if I am a father, where is My honor? And if I am a master, where is My respect?” says the LORD of hosts to you, O priests who despise My name” (Mal. 1:6). One cannot give what one does not have. An unspiritual man cannot manifest a life of honor, respect, reverence, and awe for God. The spiritual condition of the priests at the time of Malachi was wanting. They had no regard for God.

- **Desecration of God's Sanctuary**

Israel's priests no longer had any respect for God's sanctuary whatsoever; their conscience was seared with the iron of spiritual maladjustment. When God's servants arrive at this state, their actions become despicable and dishonoring to God.

- **Offering Defective Sacrifices**

“*You* are presenting defiled food upon My altar” (Mal. 1:7). Israel's priests were no longer observing the Mosaic Law. They had abandoned it altogether. Indifference to God and His laws can happen to anyone. When one becomes spiritually blinded, one ceases to see things the way God sees them.

- **National Indictment**

The priests' spiritually bankrupt state affected others. They too abandoned the Law, which prompted a sharp reprimand from the supreme court of heaven, “Will a man rob God? Yet you are robbing Me ... in tithes and offerings” (Mal. 3:8).

- **Priests under God's Curse**

“And now this commandment is for you, O priests. If you do not listen, and if you do not take it to heart to give honor to My name,” says the LORD of hosts, “then I will send the curse upon you and I will curse your blessings; and indeed, *I have cursed them already*, because you are not taking *it to heart*” (Mal. 2:1–2 emphasis added).

- **Israel Experiences God's Curse**

“You are cursed with a curse, for you are robbing Me, the whole nation *of you!*” (Mal. 3:9)

Now we are ready to examine Malachi 3:8–9: “Will anyone rob God? Yet you are robbing Me! But you say, ‘How are we robbing You?’ In your tithes and offerings! You are cursed with a curse, for you are robbing me—*the whole nation of you!*” (NRSV emphasis added).

Take inventory: Who was indicted in Malachi 3:8–9? What was the indictment? Where does a curse come from? Let us begin by answering the last question first:

Where Does a Curse Come From?

A curse had its root in the Mosaic Law. Scripture is clear: “For as many as are of the works of the Law are under a curse; for it is written, ‘Cursed is everyone who does not abide by all things written in the book of the law, to perform them’” (Gal. 3:10). Israel was under a curse because they had breached the Law regarding tithes. The priests were under a curse because they

had breached the Law of the Levitical priesthood. They had become negligent. “Cursed be the one who does the LORD’s work negligently” (Jer. 48:10).

Christ redeemed us from the curse of the Law.

Where does the church stand in relation to the curse? The church is free! “Christ redeemed us from the curse of the Law, having become a curse for us—for it is written, “Cursed is everyone who hangs on a tree” (Gal. 3:13). Christ could redeem us because He alone fulfilled the requirement of the Law (Rom. 10:4). If a believer has been redeemed from the curse of the Law, it follows that he is also set free from the curse of Malachi 3:8–9. “It was for freedom that Christ set us free; therefore keep standing firm and do not be subject again to a yoke of slavery” (Gal. 5:1). The tithe is simply a yoke.

Why Was Refusal to Tithe Considered Robbery?

To answer that question, first we must ask, “Why was Israel under a curse?” Recall, God made paying the tithe a law. More than that, the tithe was the only means of survival for the Levites, who were forbidden from inheriting land. Put yourself in the Levites’ shoes: imagine God telling you, “You should never work; I have authorized the residents of your community to supply your daily needs.” Then you waited for days, weeks, and even months, and no one ever showed up at your door with food. That was the situation of the priests. They could rightly claim, “God, you are responsible for our condition; you denied us property so we are unable to farm. Worst of all, we and our families are starving to death.” Consider how God would feel, knowing that their claim

was justifiable. He tied His priests' hands behind their backs, so to say, and now they were starving.

God took the situation personally! Remember, the tithe was a compensation package for the Levites. Because of Israel's failure to pay the Levites their due, God punished them with a curse. "But it shall come about, if you do not obey the LORD your God, to observe to do all His commandments and His statutes with which I charge you today, that all these curses will come upon you and overtake you: 'Cursed *shall* you *be* in the city, and cursed *shall* you *be* in the country. 'Cursed *shall be* your basket and your kneading bowl'" (Deut. 28:15–17). God hit them hard where it hurt the most: their agricultural economy.

He withheld rain as a result of their disobedience: "The heaven which is over your head shall be bronze, and the earth which is under you, iron. The LORD will make the rain of your land powder and dust; from heaven it shall come down on you until you are destroyed" (Deut. 28:23–24).

This explains Israel's agricultural woes at the time of Malachi. God had shut off the window of heaven and made the rain of their "land powder and dust." They were suffering and wondering why they were in such a dilemma. They were in denial when they asked, "How have we robbed Thee?" (Mal. 3:8). They had the audacity to question God even though they knew they had disobeyed His mandate and were in a poor spiritual condition. God spelled out a remedy.

A Call for Israel to Return to God

"From the days of your fathers you have turned aside from My statutes and have not kept *them*. Return to Me, and I will

return to you,’ says the LORD of hosts. ‘But you say, “How shall we return?”’” (Mal. 3:7). In Malachi 3, God focused primarily on tithes and offering. The reason is obvious: His priests were starving. Technically, He shared the blame because He restricted them from working. So He appealed, “Bring the whole tithe into the storehouse, so that there may be food in My house, and test 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 a blessing until it overflows’” (Mal. 3:10).

When God spoke of opening the windows of heaven, He meant watering their land so their agricultural economy could return to a productive state. He even added more incentives, “Then I will rebuke the devourer for you [Israel], so that it will not destroy the fruits of the ground; nor will your vine in the field cast *its grapes*,” says the LORD of hosts. ‘All the nations will call you blessed, for you [Israel] shall be a delightful land,’ says the LORD of hosts” (Mal. 3:11–12). Take note: “all the nations [us Gentiles] will call you [Israel] blessed.” Repeat: Malachi was strictly addressed to the nation Israel, not to the church.

The book of Haggai is a perfect example of an Old Testament text that illustrates the relationship between disobedience and cursing and obedience and blessing. In brief, God instructed the post-exilic Israel to rebuild the temple. In disobedience, they stalled. God’s response was sharp.

Thus says the Lord of hosts, “This people says, ‘The time has not come, *even* the time for the house of the Lord to be rebuilt.’” Then the word of the Lord came by Haggai the prophet, saying, “Is it time for you yourselves to dwell in your paneled houses while this house *lies* desolate?”

Now therefore, thus says the Lord of hosts, “Consider your ways! You have sown much, but harvest little; *you* eat, but *there is not enough* to be satisfied; *you* drink, but *there is not enough* to become drunk; *you* put on clothing, but no one is warm *enough*; and he who earns, earns wages to *put* into a purse with holes.” (Hag. 1:2–6)

You see, God put holes in their purses.

“*You* look for much, but behold, *it comes* to little; when you bring *it* home, I blow it *away*. Why?” declares the Lord of hosts, “Because of My house which *lies* desolate, while each of you runs to his own house. Therefore, because of you the sky has withheld its dew and the earth has withheld its produce. I called for a drought on the land, on the mountains, on the grain, on the new wine, on the oil, on what the ground produces, on men, on cattle, and on all the labor of your hands.” (Hag. 1:9–11)

In their hardship they repented and came and “worked on the house of the Lord” (v. 14). God’s response was hopeful.

“But now, do consider from this day onward: before one stone was placed on another in the temple of the Lord, from that time *when* one came to a *grain* heap of twenty *measures*, there would be only ten; and *when* one came to the wine vat to draw fifty measures, there would be *only* twenty. I smote you *and* every work of your hands with blasting wind, mildew and hail; yet you *did* not

come back to Me,” declares the Lord. “Do consider from this day onward, from the twenty-fourth day of the ninth *month*; from the day when the temple of the Lord was founded, consider: Is the seed still in the barn? Even including the vine, the fig tree, the pomegranate and the olive tree, it has not borne *fruit*. Yet from this day on I will bless *you*.” (Hag. 2:15–19).

It is similar to Israel’s condition when Malachi confronted them.

Tithing for Blessing

Many in the church have been led to believe that their blessing depends on their faithfulness in tithing. But when one examines those who believe the teaching, one sees that few who tithe their income are recipients of great blessing. This leaves many left who are wondering, “When will the Lord open the window of heaven and pour blessings upon us, as promised?”

One day I heard some women in a church complain to their pastor, “Why is it that we pay our tithes faithfully, and yet when we go to our farms, we find animals destroying our crops? Malachi 3:11, says, ‘I will rebuke the devourers for you, so that it will not destroy the fruits of the ground,’ and we do not see this happening. Does this not apply anymore?” Their pastor could not give them a satisfactory answer because he did not really understand the passage. He did not understand that the passage was written to Israel and not to the church. Not knowing this, the women had false expectations.

We know God always keeps His word. He kept it to the Israelites to whom the promise was made. Unfortunately, when this is not

explained properly, people think it applies to them today. The danger is that when they do not see it being fulfilled in their lives, it makes them think God is unfaithful. This is very serious, for they may lose heart in their God and eventually in their faith. We can see it is critical to understand to whom a passage pertains. One's view of the character of God is on the line.

John F. Walvoord and Roy B. Zuck comment,

One must be careful in applying these promises to believers today. The Mosaic Covenant, with its promises of material blessings to Israel for her obedience, is no longer in force (Eph. 2:14-15; Rom. 10:4; Heb. 8:13) ... While not requiring a tithe today, the New Testament does speak of God's blessings on those who give generously to the needs of the church and especially to those who labor in the Word" (Acts 4:31-35; 2 Cor. 9:6-12; Gal. 6:6; Phil. 4:14-19).²²

Why would anyone want to unearth that which the almighty God has buried? He buried the Mosaic Law, the tithe included at the foot of the Cross of Calvary, with a sign posted, "No excavating allowed." The apostles heeded the sign, so why would anyone today ignore it? The answer is one word: money.

If you have previously found yourself on the wrong side of this issue, now is the time to change. A day of reckoning is fast approaching. Time is ticking. It will come to pass; we will all account for our spiritual lives.



The Birth of the Church

On this rock I will build my church, and the gates of Hades will not overcome it.

—Jesus of Nazareth.²³

The birth of the church brought a change in God's program. This does not imply that God suddenly thought of something new. His plan was drafted billions of years ago, in eternity past. "LORD, you are my God; I will exalt you and praise your name, for in perfect faithfulness you have done wonderful things, things planned long ago" (Isa. 25:1 NIV). God knew that the church would be established. Prior to the Lord's sacrificial death, resurrection, and ascension, He promised His disciples: "I will build My church" (Matt. 16:18). On Pentecost Day, the Lord made good on His Word; He brought the church into existence.

Overview of the Church

Never in the history of man had the Triune God—Father, Son, and Holy Spirit—indwelt any creature until the birth of the church. From that point on, God, through His Spirit, has indwelt anyone who trusts in His Son, Jesus Christ (1 Cor. 3:16; 6:19), and His Son indwells those who believe in Him, “Christ in you, the hope of glory” (Col. 1:27). There is even more to this mystery. It was only from the beginning of the church that the Holy Spirit instantaneously entered the individual into the body of Christ at the moment of regeneration. “For we were all baptized by one Spirit so as to form one body,” the body of Christ (1 Cor. 12:13). God did all this for a reason: “the praise of His glory” (Eph. 1:12). Sadly, most Christians are unaware of this unique age and the power and privilege granted to believers to live out their spiritual lives. Instead, they are busy wasting their lives and their time, chasing after the wind and pursuing material things, goods that are destined to pass away (2 Peter 3:10–14).

Setting Aside the Mosaic Law

The Israelites were God’s intended recipients of the Mosaic Law. It was a yoke for them as they struggled to abide by its demands. Many times they fell far short. God responded accordingly and disciplined them. Their failure to abide by the Law constantly put them under a curse. “For as many as are of the works of the Law are under a curse; for it is written, ‘Cursed is everyone who does not abide by things written in the book of the Law, to perform them’” (Gal. 3:10). James was even more graphic: “For whoever keeps the whole law and yet stumbles in *one point*, he has become guilty of all” (James 2:10). Think of it—a stumble in one point means disqualification in all, even those you have kept. The

demand of the Law was perfection. No one other than Christ met that demand.

It was an awful experience for those who lived under its curse. Suddenly, good news was announced. God brought the church into being. The Law was rendered useless. The author of Hebrews confirmed, “For, on the one hand, there is a setting aside of a former commandment because of its weakness and uselessness (for the Law made nothing perfect), and on the other hand there is a bringing in of a better hope, through which we draw near to God” (Heb. 7:18–19). Repeat: the birth of the church brought the Mosaic Law and its demands to an immediate halt. “Christ is the end of the Law ... to everyone who believes” (Rom. 10:4). Christ alone fulfilled the Law. The news gets better: in His merit we stand on equal footing as those who have fulfilled the Law. No Bible teacher can ignore this unique change in God’s program and expect to accurately interpret Scripture.

Change in the Order of the Priesthood

Recall that the priesthood was the monopoly of the Levites. The coming of Jesus Christ changed this. The priesthood went to Him even though He “descended from Judah” (Heb. 7:14). The author of the book of Hebrews further highlighted, “For when the priesthood is changed, of necessity there takes place a change of law also” (7:12). What change of law was he talking about? Mosaic Law! It includes but is not limited to the laws regarding Levites and tithes. The Levitical priesthood has come and gone, as well as the tithe, which was their inheritance. Ask yourself, did Christ our High Priest ever collect tithes as the Levites did? No, He did not. Why didn’t He? Primarily, He did not for three reasons. First, there “was a change of law.” Second, He was not

of the Levites. Third, He was a conduit for the new age—the church. Our Lord’s ministry was supported not by tithes but by freewill giving, “Susanna, and many others ... were contributing to their support out of their private means” (Luke 8:3). Let us not miss this truth.

Grace, the Church’s Constitution

A well-written constitution is the foundation of an organized body. The church as a new entity did not take its precedence from the Mosaic Law but from its new constitution—grace. Looking back, Israel’s constitution was written on the tablet of the Law; looking forward, the constitution of the church was written on the tablet of grace. “For the Law was given through Moses; grace and truth were realized through Jesus Christ” (John 1:17). In other words, the Mosaic Law undergirded Israel. Grace undergirds the church. We must make a distinction. “We are not under law, but under grace” (Rom. 6:15).

Mixing the age of Israel with the church guarantees falsehood.

The church has an entirely different system. It does not function as the age of Israel did. Mixing the age of Israel with the church guarantees falsehood. “No one tears a piece out of a new garment to patch an old one. Otherwise, they will have torn the new garment, and the patch from the new will not match the old” (Luke 5:36). Whatever does not filter through grace must be set aside. The tithe does not pass this test. How can we be so sure? A tithe is compulsory giving, but grace is giving as one “purposed in his heart, not grudgingly or under

compulsion” (2 Cor. 9:7). The idea that God blesses a believer in the church age because of the believer’s tithes does not match Scripture.

A line must be drawn between the two constitutions: law and grace. The temptation of crossing over or co-mingling the two must be avoided. Grace and law are mutually incompatible; they cannot be blended. “But if it is by grace, it is no longer on the basis of works [Law], otherwise grace is no longer grace” (Rom. 11:6). Though grace and law must be separated, a good number of Bible teachers have crossed over and taken covenants that were tailored for Israel alone and mixed them with the new covenant. This leads to falsely associating tithes with blessing.

- **The Falsehood of Associating Tithes with Blessing**

Linking the tithe with blessing in the time of the church reveals a lack of knowledge of biblical truth regarding grace. *Period.* Most Bible teachers have bought into the idea that a believer’s blessing is directly proportionate to his faithfulness in tithing. The view cannot pass the filter of grace. “To the law and to the testimony! If they do not speak according to this word, *it is* because *there is* no light in them” (Isa. 8:20 NKJV).

- **Grace Revisited**

Grace is all that God’s hands have been freed to do for man on account of the finished work of His Son on the cross. It is *unmerited favor*. The apostle Paul, the pioneer of the constitution of the church, knew firsthand what grace was all about. He asked an important question, which many have missed: “He who did not spare His own Son, but delivered Him up for us all, how

shall He not with Him also freely give us all things?” (Rom. 8:32 NKJV).

It is important to grasp the essence of Romans 8:32. If God accomplished the most for us while “we were yet sinners” (Rom. 5:8) and “enemies ... how much more, having been reconciled” (v. 10). He gave us the greatest blessing, “the unspeakable gift,” His beloved Son (2 Cor. 9:15) when we did not pay any tithe, so how much tithe can we pay for Him to give us minor blessings? Think of it. God did the most for us while we were unsaved. How much more can He do now that we are His children? Grace is amplified in Romans 8:32: “How shall He not with Him also *freely* give us all things?”

Therefore, if one can claim that he was blessed because he tithed, where is grace? Grace speaks loud and clear: all merit goes to Christ, we are the recipients of His favor. God does things for us “above all that we ask or think” (Eph. 3:20), not because of who we are or what we have done but because of who and what He is and what His Son did for us on the cross. That is grace, the antithesis of Law. In this scenario, all the glory goes to God and none to man.

- **Paul’s Refusal to Collect a Tithe**

The great apostle Paul never collected or taught the tithe anywhere in Scripture. He knew it was not meant for the church. Instead of collecting tithes like the Levites, who collected them as their inheritance, the apostle worked to sustain himself when necessary. “I have coveted no one’s silver or gold or apparel. Yes, you yourselves know that these hands have provided for my necessities, and for those who were with me” (Acts 20:33–34). That was his farewell address to the church at Ephesus, where he

was a pastor for three years. In Corinth, the apostle Paul joined Aquila and Priscilla, “For by trade they were tent makers” (Acts 18:3). The apostle reminded the Corinthians, “And when *I was present with you and was in need*, I was not a burden to anyone; for when the brethren came from Macedonia they fully supplied my need, and in everything I kept myself from being a burden to you, and will continue to do so” (2 Cor. 11:9 emphasis added). To the church at Thessalonica, he wrote,

But we proved to be gentle among you, as a nursing *mother* tenderly cares for her own children. Having so fond an affection for you, we were well-pleased to impart to you not only the gospel of God but also our own lives, because you had become very dear to us. For you recall, brethren, our labor and hardship, *how* working night and day so as not to be a burden to any of you, we proclaimed to you the gospel of God. You are witnesses, and *so is* God, how devoutly and uprightly and blamelessly we behaved toward you believers; just as you know how we *were* exhorting and encouraging and imploring each one of you as a father *would* his own children, so that you would walk in a manner worthy of the God who calls you into His own kingdom and glory. (1 Thess. 2:7–12)

Do these verses suggest in any way that a collection of tithes took place in the church at Thessalonica? No! Rather the apostle Paul and his associates supported themselves “working night and day so as not to be a burden.”

Paul then challenged us, “Be imitators of me, just as I am of Christ” (1 Cor. 11:1). How many of us can honestly make the apostle’s words our own?

It’s my conviction that those who advocate for the tithe today do so because they want the money. The apostle Paul in his day did not advocate for it because he wanted to be true to the teaching of God’s Word, which did not include collection of tithes for the church. Taking a collection—a freewill offering—would have been fine, but even then Paul chose not to because he did not want them to associate the Word of God with money or get the idea that truth was for sale.

The Guiding Light of the Holy Spirit

The Israelites had no indwelling Holy Spirit; the Law was their tutor. On the other hand, the Holy Spirit indwells and mentors Christians, “For all who are being led by the Spirit of God, these are sons of God” (Rom. 8:14). Christ promised: “But the Helper, the Holy Spirit, whom the Father will send in My name, He will teach you all things, and bring to your remembrance all that I said to you” (John 14:26). “But when He, the Spirit of truth, comes, He will guide you into all the truth; for He will not speak on His own initiative, but whatever He hears, He will speak; and He will disclose to you what is to come” (John 16:13).

The Lord instituted the Holy Spirit’s ministry for the church.

Having moved away from the Mosaic Law, the Lord instituted the Holy Spirit’s ministry for the church. Christians operate under the

mentorship of the Holy Spirit, who has a unique way of fulfilling God's ministry in us. We do not need the Law to guide us; the Holy Spirit is the Law in our hearts. Through Scripture and His guidance, we accomplish what the Lord intends, even in giving.

It is fitting to conclude this section with my encounter with a truth seeker. Years ago, a very successful businesswoman approached me with a lot of spiritual questions. She came prepared with her Bible and notebook. On top of her list were the issues of salvation, eternal security, and the tithe. We prayed and asked God for the illumination of His Word through the guiding light of the Holy Spirit. God answered the prayer. In the end, she testified that for the first time, she now understood salvation by grace and the security of the believer. But when it came to her response regarding a clarification on the issue of the tithe, her eyes rolled backward.

In shock and disbelief, she looked at me and said, "I feel like I have been robbed." She asked me, "Do pastors know that the church is not under obligation to tithe? If so, why are they withholding the truth from their members?" Painfully, this is the reaction of many when the truth is revealed to them. The tithe is bondage; we must call it what it is. We must not cut corners or be wishy-washy when it comes to "rightly dividing the word of truth" (2 Tim. 2:15 NKJV). Truth liberates!

Now that we know that the church is not under the law of the tithe, are we to close our purses and wallets to the church? God forbid! Under the policy of grace, you cannot rob God by not giving; you can only rob yourself by not allowing God to use you as a channel of blessing. "And God is able to make all grace abound to you, so that always having all sufficiency in everything,

Giving, an Integral Part of Worship

you may have an abundance for every good deed” (2 Cor. 9:8). This issue will be covered as our study continues.

It is my prayer that His truth will sink deep into our hearts, that it may arrest our thoughts and actions for the praise of His glory. May “The grace of the Lord Jesus Christ, and the love of God, and the fellowship of the Holy Spirit, be with you all” (2 Cor. 13:14).



The Origin of the Modern-Day Tithe

**Unlike so many, we do not peddle the word of
God for profit.**

—Paul of Tarsus²⁴

I have used the phrase *modern-day tithe* to stimulate thought. Uninformed students of God's Word might think the tithe has always been a part of worship since the inception of the church. On the contrary, it was foreign to the apostolic texts. It emerged long after the mystery dogma of the church was completed and sealed with the warning, "If anyone adds to them, God will add to him, the plagues which are written in this book" (Rev. 22:18). To say it differently, the tithe was not incorporated in the epistles written to the church.

There are four basic questions in this section a God-fearing Christian must answer in light of what the Bible teaches. How did the tithe make its way into today's church? What are the

ramifications of the tithe in the church? Is collection of tithes in the church biblical? Is the modern-day tithe honoring to the Lord?

Introduction of the Tithe in the Church

Though the tithe has no root in apostolic teaching, some insist that nontithers are violators of Scripture. In effect, they accuse the apostles of gross negligence for failing to teach the early church brethren the importance of tithing. Accuse them no more; it was not an oversight. They knew the tithe belonged to the age of the Mosaic Law. How then did the tithe creep into the modern-day church? Church scholars could not find any record of tithing in the early church in the first and second centuries. This is significant because believers of the early church “were continually devoting themselves to the apostolic teaching” (Acts 2:42). It was equally true of the post-apostolic saints. They simply followed closely to the apostles’ church model. That explained why there was silence in the church regarding the tithe for about two hundred years.

Then in the third century, Cyprian of Carthage was the first Christian to write on the issue of the tithe. He “argued that just as the Levites were supported by the tithe, so the Christian clergy should be supported by the tithe.”²⁵ Keep in mind, he was neither an apostle nor a prophet. He was not speaking for God; that was just his idea. He ignored Scripture. “But even if we, or an angel from heaven, should preach to you a gospel contrary to what we have preached to you, he is to be accursed!” (Gal. 1:8). The apostle Paul used the strongest condemning word *anathema*—accursed of God.

Cyprian's new pitch did not gain a wide audience right away, but it was being incubated in people's heart. Three hundred years after the death of Christ, the idea of soliciting tithes was hatched and gained momentum among Christian leaders who "began to advocate tithing as a Christian practice to support the clergy."²⁶ That is right, three hundred years! But even then it gained wide acceptance "only in the eight century."²⁷ Other than Cyprian, no Christian writer before Constantine ever used Old Testament references to advocate tithing.²⁸ One scholar's observation is noteworthy: "For the first seven hundred years . . . tithes are hardly ever mentioned."²⁹ Seven hundred years! Church by church, the concept of imposing tithes on the congregation was implemented, but that is not the whole story.

Back in chapter 3, we noted that tithe was an ancient practice. What was true then became true in the European world, with a little alteration. In Europe landlords earned their income by leasing their property for a tithe (10 percent). "As the church increased its ownership of land across Europe, the 10 percent rent-charge shifted from secular landlords to the church."³⁰ You see, a secular practice made its way into the church. The story gets muddier.

The modern-day "Christian tithe as an institution was based on a fusion of Old Testament practice and the common system of land-leasing in medieval Europe."³¹ By the eighth century, the tithe was required by law in many areas of Western Europe.³² What is more, by the end of the tenth century, it had developed into a legal requirement to fund the state church—demanded by the clergy and enforced by the secular authorities.³³ Government stepped in to assist the church—theologians and legislators working together. In this way greed took over and eclipsed the testimony of the church to the world. It is interesting to note

that “the Church of England did away with the tithe as a legal requirement as early as the 1930s.”³⁴

Collecting a Tithe Today—Is It Biblical?

There are four references to the tithe in the New Testament (Matt. 23:23; Luke 11:42, 18:12; Heb. 7:5–9). Three of these passages are not difficult to explain in view of the fact that our Lord operated under the age of Israel. When He came the Law had not yet been abolished. “Do not think that I have come to abolish the Law or the Prophets; I have not come to abolish them but *to fulfill them*” (Matt. 5:17 emphasis added). He criticized the Israelites for their self-righteousness and hypocrisy; He did not criticize the Law itself. That explains in part why He never attacked the Mosaic Law regarding the tithe.

Having lived a perfect life, having fulfilled the Law and its demands, having nailed them to the cross (Col. 2:14), He shouted, “It is finished” (John 9:31)! Based on this pronouncement, the apostle Paul affirmed, “For Christ is the end of the law” (Rom. 10:4). That is good news, knowing that all the dos and don’ts of the Mosaic Law have come and gone. Christians now have a superior life under grace and the mentorship of the Holy Spirit.

“For Christ is the end of the law.”

Our fourth reference is found in Hebrews 7:5–9. These are the only New Testament verses that mention tithes after the beginning of the church in Acts 2. Remember, the gospels and the beginning

of Acts were still under the Law. This passage is not about tithing per se but is used when referring to Melchizedek in the Old Testament to demonstrate the parallel between his priesthood and Christ's priesthood. Without that parallelism, the tithe would not have been mentioned anywhere after the cross.

Make no mistake, when there is a dispute about any spiritual matter the question is always: What does the Scripture say? Being the final authority, any fearing, serving, and honoring child of God would want to know what the Bible says on every issue. We have already used scriptural passages to show that the tithe was under the law. On the other hand, two thousand years ago, God in His matchless grace took the requirements of the law and the curses associated with it and "nailed ... [them] to the cross" (Col. 2:14). The result was stunning! A new age, the church, was about to be ushered in and the Law set aside (Heb. 7:18–28). This new era did not begin at the cross but fifty days later at Pentecost.

The tithe is directly or indirectly associated with guilt and or inner pressure of some sort, which is not grace giving. The Law fixes a number for us (10 percent); grace gives us liberty (no fixed amount): "Each one *must do* just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver" (2 Cor. 9:7).

A Review of the Elements of Grace Giving

1. As one "purposed in his heart." Tithe (10 percent) is a pre-calculated figure, hence an antithesis of free will.
2. One should give "not grudgingly." Admittedly, hardship brews mental grudges. Tithing under adverse conditions

inevitably attracts grudges, which discourages cheerful giving.

3. One should give “not under compulsion.” The tithe is compulsory. Therein is the difference, and it is enormous!

Grace Giving	Tithe
“as one purposed in his heart”	10% pre-calculated - the antithesis of free will
give “not grudgingly”	hardship brews grudges, thus tithing in adversity hinders cheerful giving
give “not under compulsion”	compulsory - the opposite

When we factor in the elements of grace giving in the time of the church, it is clear that making the tithe an issue in a local church is unbiblical. But can a church function without the tithe? God never intended the church to function on the premise of falsehood—no matter the consequences. We are not called to be pragmatic; the ends never justify the means. Think of it: the church did well in the apostolic era without the tithe. It can do well today if we can trust God. We must come into agreement with Scripture if we aspire to hear the Master’s voice, “Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!” (Matt. 25:23 NIV).

**Making the tithe an issue in a
local church is unbiblical.**

Being on a spiritual journey, our thoughts ought to be heavenward.

Therefore if you have been raised up with Christ, keep seeking the things above, where Christ is, seated at the right hand of God. Set your mind on the things above, not on the things that are on earth. For you have died and your life is hidden with Christ in God. When Christ, who is our life, is revealed, then you also will be revealed with Him in glory. (Col. 3:1–4)

What a day to look forward to.

Ramifications of the Tithe in the Church

I once attended a house of worship where their church constitution bars its members from participation in the burial of a nontithing member. In other words, if one does not tithe faithfully, one forfeits church burial upon death. I am sure you find this as appalling as I did, but it is just a sample of many horrendous practices regarding the tithe in today's church. The tithe places a heavy yoke on the necks of its members. This yoke is anti-God's plan for the church. Luke recorded the apostle Peter's question: "Why are you putting God to the test by placing on the neck of the disciples a yoke that neither our ancestors nor we have been able to bear?" (Acts 15:10).

"Why are you putting God to the test?" Every pastor who is guilty of yoking his members must answer this question. In addition to making the tithe a condition for burial, church membership, or the office of deacon, there is undue pressure on the poor. It is the poor the Lord has placed under the care of the church according to Scripture: "Remember the poor" (Gal. 2:10). With

tears, I relive my experience of witnessing poor church widows, who barely ate twice a day, scrambling hither and thither to tithe. This opposes the apostolic teaching. Recall, the third-year tithe was good news for the poor. God designed it to help them, not to hurt them. Unquestionably, a mandatory tithe oppresses the poor.

Under this teaching Christians are drowning in an ocean of guilt for robbing God. A good number of poor Christians have become poorer and are suffering because they have been pressured and felt obligated to give beyond their means. Because of this, the gospel ceases to be “good news ... to the poor” (Matt. 11:5 NIV). The tithe is causing an undue burden. Grace giving “is acceptable according to what *a person* has, not according to what he does not have. For *this* is not for the ease of others *and* for your affliction, but by way of equality” (2 Cor. 8:12–13). In giving, one must do the arithmetic. He must balance his budget. He must not do harm to himself and his family to give to others. Any giving that exerts constraint on the giver in the process has not been done as unto the Lord. *Period.* However, don’t confuse wants with needs within this context. It is okay to forego something you would like to have in order to free up funds to enable you to give. That would be bona fide sacrificial giving, but take caution not to deny your family their needs. Scripture cannot contradict itself. You must give “not for the ease of others *and* for your affliction.” This is the teaching of God’s Word.

BALANCE YOUR NEEDS AND THE NEEDS OF OTHERS



“For this is not for the ease of others and for your affliction, but by way of equality--[what is equitable and fair]” (2 Cor 8:13).

Is the Collection of Today's Tithe Honoring to the Lord?

There is a saying, "A right thing done in a wrong way is wrong." Man's work, no matter how impressive, never satisfies God. He is only impressed by what He does in, for, and through man. God is never impressed or pleased by the outcome of man's work; what pleases Him is any outcome by means of the Holy Spirit. The end never justifies the means before God.

Think of it this way: a church raises 10 trillion dollars in revenue from the tithe, constructs 100 million new churches, and builds 100 million homes for the poor worldwide. Most would be astonished and excitedly label such an accomplishment a huge success, but God labels it a heap of "wood, hay, straw" (1 Cor. 3:12). Why? What we see is not what God sees. He never measures success the same way we do: "For my thoughts are not your thoughts, neither are your ways my ways," declares the LORD. 'As the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts'" (Isa. 55:8-9). Repeat, the end never justifies the means. The tithe is a mandatory system under the Mosaic Law; anyone who enforces it today is in violation of God's grace policy for the church.

Arguably, if the apostle Paul were to be in a church where the collection of a tithe is enforced, his response would be similar to what he said to the Galatians: "I testify again to every man who receives circumcision, that he is under obligation to keep the whole Law" (Gal. 5:3). Substituting the tithe for circumcision, the passage reads this way: "I testify again to every man who pays a tithe that he is under obligation to keep the whole Law." This is the teaching of God's Word.

It boils down to this: If—and only if—“it is God who is at work in us, both to will and to work for *His* good pleasure” (Phil. 2:13), then our actions ought to synchronize with His plan and will for the church. Let us meditate on this.

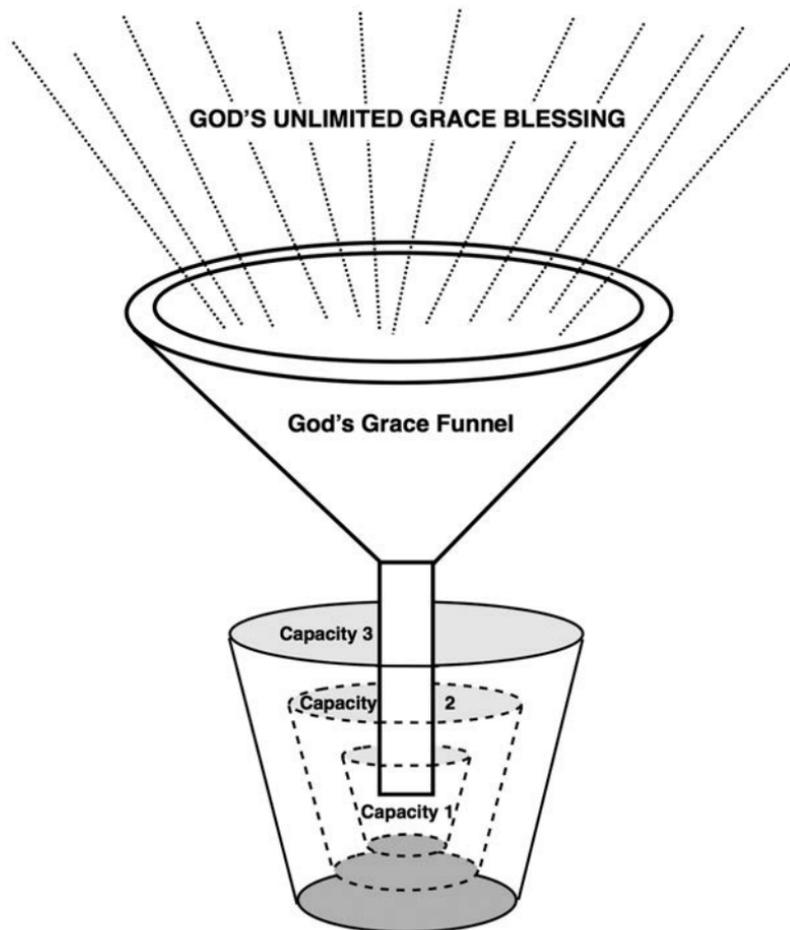


How Should We Give?

**Stand fast therefore in the liberty wherewith
Christ hath made us free, and be not entangled
again with the yoke of bondage.**

—Paul of Tarsus³⁵

Giving is a part of worship. This was true in the Old Testament. It is true today. “God is spirit, and his worshippers must worship in Spirit and in truth” (John 4:24 NIV). Lacking in most of today’s worship services are God-ordained elements, His Spirit’s ministry, and His Word. On the other hand, lack of biblical truth is robbing many Christians of enormous blessing. Are you aware that God is eagerly waiting to release His blessing upon you? Blessings far greater than those associated with the tithe in the Old Testament. His blessing in the time of the church is in the category of “exceeding abundantly above all that we ask or think” (Eph. 3:20 KJV). The apostle Paul’s heart was filled with bliss: “I *pray that* the eyes of your heart may be enlightened, so that you will know what is the hope of His calling, what are the riches of the glory of His inheritance in the saints” (Eph. 1:18). A Christian is greatly hindered by failing to understand his inheritance in Christ. It affects his soul in the same way a debilitating disease affects the body.



**God's Blessing Depends on Our Capacity
More Capacity = More Blessing
God Does Not Give Us More Than We Can Handle**

Our longsuffering God is the same from age to age, and He is waiting “to be gracious to you ... to show you compassion” (Isaiah 30:18 NIV). Why is He waiting? He is waiting for us to develop capacity, without which no believer can reap God’s best. Since God “will not allow you to be tempted beyond what you are able” (1 Cor. 10:13), it follows logically that He will not dispense His blessings beyond your capacity for them. “Take care lest you forget the LORD your God ... when you have eaten and are full and have built good houses ... your silver and gold is multiplied ... your heart be lifted up, and you forget the LORD your God” (Deut. 8:11–14 ESV). Without capacity, “Your heart will become proud and you will forget the LORD your God” (Deut. 8:14)

We ought not be deceived. It cannot be said enough: God is not in the bartering business. He is not our stockbroker; He is our Father God, our provider. Let this truth sink in. The thought that one can give God something with an expectation of a double return or tithe one’s way into financial wealth is not only unscriptural; it is evil. God does not give us more because we give Him more. “Who has given a gift to Him that He might be repaid?” (Rom. 11:35 RSV). God gives us more because we have either the capacity of stewardship or the gift of generosity. Hold on to this truth, for truth liberates.

A few years ago, a pastor in Kenya came to me after a conference and said, “What I learned from your teaching this week was more than what I learned from my four years in seminary.” Other people have made similar comments, like, “Your teaching is an eye-opener and edifying.” My response is always: it is not me; it is God. It is His Word that is liberating. If what I said is beneficial spiritually, give God’s Spirit the credit. But if

what I said has no spiritual impact, I take responsibility, for maybe it was only my viewpoint rather than that of Scripture. Moreover, the indwelling ministry of the Holy Spirit is what sets the church apart. Prior to the church, the Holy Spirit never indwelt anyone, not even Moses and King David, spiritual giants of the Old Testament. These men and a few others experienced His influential power but never His indwelling. So it is God's Holy Spirit, not the Mosaic Law, that is the backbone of the church.

His Spirit indwells us for mentorship, "For it will not be you speaking, but the Spirit of your Father speaking through you" (Matt. 10:20 NIV). Today's believers suffer from two problems: some falsely believe they have mastered how the Holy Spirit works while others do not know how to remain under His filling ministry, whereby He can guide them in their Christian life.

We must give for the right reasons.

There is a reason why the apostle Paul commanded us to "be filled with the Holy Spirit" (Eph. 5:18). Our giving needs to be under His mentorship where He guides us in fulfilling God's work. Lewis Sperry Chafer rightly asserted, "It is possible and necessary to be 'filled with the Holy Spirit' anew for every time of need."³⁶ When we give, we must give for the right reasons in a manner that will honor God. Approbation, lust, and monetary gain are not right motivations. The power of the Spirit can be seen from events described from the early church: "When they had prayed ... they were all filled with the Holy Spirit and began to speak the word of God with boldness" (Acts

4:31); “Peter, filled with the Holy Spirit, said to them” (4:8–9). We also can see the power of the Holy Spirit demonstrated through the apostle Paul: “Then Saul, who was also called Paul, filled with the Holy Spirit, looked straight at Elymas and said” (Acts 13:9 NIV).

The apostle Paul tells us, “All who are being led by the Spirit of God, these are sons of God” (Rom. 8:14). Daniel B. Wallace, a Greek scholar translated Romans 8:16: “The Spirit Himself bears witness to our spirit that we are God’s children.”³⁷ He then added, “It seems to me that there is an inner witness of the Spirit which prompts in the believer that filial response of “Abba, Father!” leading him to the assurance of salvation.”³⁸ He asks, “How does the Spirit bear witness to our spirit?”³⁹ He answers with: “Certainly He works on our hearts to convince us of the truth of Scripture.”⁴⁰ A major discussion on how the Spirit leads us and how to remain under His influence is not our objective here. For more discussion on this, I encourage you to read our book *Forgiveness, by Confession Alone*. The bottom line is this: God in His infinite wisdom guides us.

Overview of Giving

Since many Christians are unaware that giving is an integral part of worship, they abuse it. Many Christians consider their gifts to God as an ice-breaker or an incentive that opens heaven for a superabundant blessing. In other words, their gifts are bribes—abominable offerings to God. These believers have been deceived into thinking all they need is to put their tokens, by way of the tithe or X amount of dollars, into God’s slot machine. Then they can press any button they want and expect God to unleash His blessing. This can be seen in the teaching of, “Name it; frame it;

and claim it.” Let the truth be known: “God ... does not show partiality nor take a bribe” (Deut. 10:17).

Webster’s Dictionary defines a bribe as “anything given ... to a person to get him to do something that he should not do or does not want to do.”⁴¹ This insinuates that your money can convince the holy and perfect God to deviate from His predetermined plan. The mistake here is assuming that eternal, infallible God can be bribed as if He were a human. This attempt to bribe God characterizes any believer who does a work or gives an offering to God with an ulterior motive. What the believer is saying is this: “God, here is an offering for You; in return, I need for You to do something for me.” Let there be no misunderstanding: it is tantamount to bribery and contradicts the character of God.

A gift that is given with an ulterior motive is not a gift at all. Rather it is a token of bribery. Think of it—what pleasure is there in a coerced love? None! What pleasure can one derive from a gift if it is not heartily given? None! “God loves a cheerful giver” (2 Cor. 9:7). One should worship God for His goodness with no expectation of any return. One should give Him an offering of thanksgiving, with either lips or substance, because He is worthy. “Give thanks to the LORD, *for He is good*, For His lovingkindness is everlasting” (Ps. 136:1 emphasis added).

**A gift that is given with an ulterior
motive is not a gift at all.**

“Be ye holy; for I am holy” (1 Peter 1:16 KJV). A believer should approach worship with a humble heart, filled with awe, reverence,

and a sense of unworthiness. He ought to present an offering to God with a pure heart. Knowing that “the LORD weighs ... motives” (Prov. 16:2), the believer should flush out any ulterior motive he may have. David said it well: “Since I know, O my God, that You try the heart and delight in uprightness, I, in the *integrity of my heart*, have willingly offered all these *things*; so now with joy I have seen Your people, who are present here, make *their* offerings willingly to You” (1 Chron. 29:17, emphases added).

“When the motives are pure, he [God] will integrate them [offerings] into his fixed righteous order.”⁴² Only then are one’s offerings honoring and acceptable to Him. “Ascribe to the LORD the glory due his name; bring an offering and come before him. Worship the LORD in the splendor of his holiness” (1 Chr. 16:29 NIV). This is the kind of giving the Lord honors. This is gratitude-filled worship.

Old Testament Giving

As mentioned earlier, giving in the Old Testament falls into two categories: mandatory and voluntary. We have already studied the first category, the tithe, which was mandatory. It was Israel’s system of taxation. The payee could not opt out even if he experienced the worst agricultural year of his life. A bad year never negated one’s obligation to tithe. The Law demanded it; one must tithe. But what is a gift if it is forced? A gift that is forced is neither a gift nor an act of goodwill. The second category was a freewill offering. It was a reciprocal offering that measured God’s children’s gratitude toward Him.

- **Gratitude Tested**

“Moses said to the whole Israelite community, ‘This is what the LORD has commanded: From what you have, take an offering for the LORD. Everyone who is willing is to bring to the LORD an offering of gold, silver and bronze’” (Ex. 35:4–5 NIV). Observe: “Everyone *who is willing* is to bring to the LORD an offering.” It was not obligatory; it was a *freewill offering*. How can man mired with an, “I want this; I want that” nature give generously without hand-wringing? The answer is simple: gratitude.

When Israel looked back, they found themselves deep in God’s abundant grace. For instance, He delivered them from the Egyptian bondage. He gave them freedom. What is more, the thought of His care, protection, and provision overwhelmed them. Read the lyrics of their song after God parted the Red Sea, allowing His children to escape: “The LORD is my strength and song, And He has become my salvation; This is my God, and I will praise Him; My father’s God, and I will extol Him ... In Your lovingkindness You have led the people whom You have redeemed; In Your strength You have guided them to Your holy habitation” (Ex. 15:2, 13). Their frame of reference prompted them to respond generously. “Then the whole Israelite community withdrew from Moses’ presence, and everyone who was willing and whose heart moved them came and brought an offering to the LORD” (Ex. 35:20–21 NIV). That was a picture of love and gratitude kissing each other! That was true worship!

They “brought to the LORD freewill offerings for all the work” (Ex. 35:29). Their liberality was impeccable.

They said to Moses, “The people are bringing much more than enough for the construction work

which the LORD commanded us to perform.” So Moses issued a command, and a proclamation was circulated throughout the camp, saying, “Let no man or woman any longer perform work for the contributions of the sanctuary.” *Thus the people were restrained from bringing any more.* (Ex. 36:5–6 emphases added)

Unimaginable. Could you imagine a pastor in our day telling his members, “Don’t contribute any more money; the church has enough to last for the next fifty years or so”? Lord, hasten that day!

How Should We Give in the Time of the Church?

Being an integral part of worship, Christians should be taught the right way to worship through giving. Noted are three avenues of giving, legalism giving, incentive giving, and gratitude giving. In reality legalism- and incentive-induced worship are not worship at all; they anger God. When one observes the church today, one identifies the main reason why it is not worshipping properly through biblical giving. Sadly, the church has more spiritual children than adults. Some baby believers would be reluctant to contribute to the needs of the church without the whip of a tithe (legalism). Others will not contribute unless they are lured with a bag of prosperity candy. This helps us understand why the church is flooded with prosperity preachers. Legalism is anti-grace, and incentives are tantamount to bribery. They are not God’s way of giving in the time of the church. That leaves us with the third avenue: gratitude. It is the only path for entering into worship with God.

Giving is an integral part of worship.

We cannot emphasize it enough: giving is an integral part of worship. To have this truth implanted, one must do two things. First, erase the thought that giving is a vehicle for abundant blessing. “For the LORD searches all hearts, and understands every intent of the thoughts” (1 Chron. 28:9). Second, examine church-age scriptural texts regarding giving. Consider these truths, and adjust to God’s Word to remove any misconceptions you might have regarding giving.

Giving is a part of worship, and worship requires three things: a soul filled with biblical truth, the Holy Spirit’s ministry, and His wisdom to apply it. “God is not a God of confusion” (1 Cor. 14:33).

• The Mentorship of the Holy Spirit

“God is spirit, and those who worship Him must worship in spirit” (John 4:24). Recall, we mentioned the importance of the filling ministry of the Holy Spirit in worship. A believer should nurture the habit of staying in fellowship by acknowledging his sins to God on a regular basis. “If we confess our sins, He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness” (1 John 1:9). When the sin nature is not in control of a believer’s soul, he is under the control of the Holy Spirit. In that state, the believer is linked to Christ’s thinking. The believer can think biblically and rationally.

- **Biblical Truth in the Soul**

“God is spirit, and those who worship Him must worship in ... truth.” Biblical truth is another component of worship. God’s truth in our souls gives us a divine perspective in everything, including giving. We know why we give. We give not because He will bless us; we give because He has already blessed us “with every spiritual blessing” (Eph. 1:3). We give generously and sacrificially because He first loved us (1 John 4:10) and first gave us of Himself (John 3:16). When we really understand this, we give because of gratitude. Consider David’s response, “But who am I and who are my people that we should be able to *offer as generously as this?* For all things come from You, and from Your hand we have given You” (1 Chron. 29:14 emphasis added). “*Who am I?*” demonstrates humility.

- **Wisdom**

Wisdom is reflected in accurate application of biblical truth. We use wisdom to determine beforehand how much we should give. Wisdom is also needed when considering sacrificial giving. We are only giving back to Him from that which He has already given to us. We approach His altar with our offering, not under an emotional outburst but rather thoughtfully, under the influence of gratitude. Wisdom demands that we factor in our needs to ensure we are not helping others to the detriment of ourselves and our families. This is according to Scripture: “Not that others might be relieved while you are hard pressed [burdened], but that there might be equality” (2 Cor. 8:13 NIV).

With all this in view, godly giving in the church age, according to Scripture must be:

1. **“As one has chosen in his heart”⁴³**: A giver ought to consider his means in relation to his responsibilities to his family (1 Tim. 5:8) and then give “what you have decided in your heart” (2 Cor. 9:7).
2. **Without pressure**: Godly giving is devoid of any pressure, inwardly or outwardly. One should resist the temptation of being pressurized to give. Obey Scripture; give “not reluctantly or under compulsion” (2 Cor. 9:7).
3. **With gratitude**: In giving, God scans the soul of the giver. If sin is present, his gifts are rejected no matter how generous (Matt. 5:24). The giver must come before His altar with no ulterior motive, no pressure, no reluctance, but with pleasure “for God loves a cheerful giver” (2 Cor. 9:7 NIV). This is the teaching of God’s Word.

Giving in Relation to Budgets

Once upon a time, a pastor told his congregation that the tithe was for everyone, a worker, nonworker, and even a student. That is how far those who do not subscribe to the whole realm of God’s Word can go. Not wanting to rob God, a young girl tithed from her school fees. When it was time for her to pay her school fees, she was short of funds. When she told me, I was sick to my stomach. Listen: God does not, cannot, and will not subject His children to go against His Word, which tells us “I don’t mean your giving should make life easy for others and hard for yourselves” (2 Cor. 8:13 NLT). That is just one of many incidents where falsehood caused a discomfort.

Most Christians after giving instantaneously face hardship. They realize they never put any thought into their gift but gave under the influence of emotion. Consequently, their gifts caused financial

constraints. They find they cannot pay their bills or other financial obligations. Other times people have been coerced into pledging what they do not have. We hear on TV: “Give, and God will double your gift. Pledge even if you don’t have it. God will perform a miracle in your life. Be like the widow of Zarephath in Elijah’s day; give to God first, and He will multiply your resources,” and similar sales pitches used by ministers. Not only is this unbiblical, but it also makes the church unattractive to the world. Furthermore it is evil to use the name of God to extract money from people—when in fact God does not endorse any such thing.

**It is evil to use the name of God to
extract money from people.**

We can see that the apostle Paul advised the Corinthians to put a little away each pay period so there would be no last-minute panic and resulting bad decisions about what to give: “On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come” (1 Cor. 16:2).

Repeat: “The gift is acceptable according to what one has, not according to what one does not have. Our desire is not that others might be relieved while you are hard pressed, but that there might be equality” (2 Cor. 8:12–13 NIV). This truth cannot be hammered home enough.

Take note of two things:

1. One’s “gift is acceptable according to what one has, not according to what one does not have.” This passage

cancels any idea of pledging what one does not have. There was a case where a wealthy individual was backed into a corner. He pledged a huge amount to his church. The church then signed a contract with a company based on the pledge. When the time to fulfill his pledge came, he couldn't. The church took him to court. That is indeed the sad state of the church.

2. One's gift "is not that others might be relieved while you are hard pressed, but that there might be equality." There you have it. A budget, with planned giving, takes care of equity. Without proper budgeting, a believer will come short of managing God's assets well. By the way, every believer is a steward, God's manager. The money in our hands is not ours. It is all God's: "Silver is Mine and the gold is Mine,' declares the LORD of hosts" (Hag. 2:8). We are privileged to be stewards.

The Pitfall of Approbation Lust

Years ago I visited a local church. During worship service, someone announced, "Offering time." The congregation shouted, "Blessing time!" It is apparent from our study that they were in error. Offering time is worship time. I was stunned when the song leader had everyone raise their money in the air. Looking across the hall, you could see bills held up high. Everyone could see how much the others were giving. Some had their bills arranged so anyone could see how many notes were in their hand. This may have been done in error, but at its core it is evil. It breeds approbation lust. It magnifies the rich and eclipses the poor. Is that worship? No! The Lord was blunt.

So when you give ... do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be honored by men. Truly I say to you, they have their reward in full. But when you give ... do not let your left hand know what your right hand is doing, so that your giving will be in secret; and your Father who sees *what is done* in secret will reward you. (Matt. 6:2–4)

**Gratitude is the motivator for
overflowing generosity.**

The Amazing Power of Gratitude

Our worst enemy both in ministry and in Christian living is fear. It has crippled ministers who rationalize: if we do not impose the tithes, if we do not use gimmicks during offering time, the offering plate will be empty. Scripture disagrees. Gratitude is the motivator for overflowing generosity. In worship, believers who are appreciative of God's grace both in their lives and in the lives of others give generously. We have noticed previously the effect of gratitude. Let us go a step further in providing examples of people who gave on the basis of gratitude.

- **King David**

God gave grace to David, "a man after His own heart" (1 Sam. 13:14). In fact, He overwhelmed David with an extreme outpouring of grace. David's gratitude motivated him to build an altar and make a sacrifice. A man offered free land for the altar and

oxen for the offerings. David's response was worth noting: "No, I insist on paying you for it. *I will not sacrifice to the LORD my God burnt offerings that cost me nothing*" (2 Sam. 24:24 emphasis added). David refused outright to offer a cheap sacrifice to his God. That was an expression of David's maximum appreciation to God ... from the depths of his gratitude.

- **King Solomon**

Solomon's life was marked with abundant blessing. He "loved the LORD" so much (1 Kings 3:3). He "offered a thousand burnt offerings" (1 Kings 3:4). Yes, "a thousand burnt offerings." Unprecedented! What moved Solomon to offer such a huge sacrifice? The answer in one word: gratitude—gratitude for both his father and himself: "You have shown great kindness to your servant, my father David ... You have continued this great kindness to him ... you have made your servant king in place of my father David" (1 Kings 3:6–7 NIV). He did not know how else to express himself, other than to pour out his heart on the altar of sacrifice.

- **The Three Women**

Bible tells us,

Soon afterwards, He [Jesus] *began* going around from one city and village to another, proclaiming and preaching the kingdom of God. The twelve were with Him, and *also* some women who had been healed of evil spirits and sicknesses: Mary who was called Magdalene, from whom seven demons had gone out, and Joanna the wife of Chuza, Herod's steward, and Susanna, and many

others who were contributing to their support out of their private means. (Luke 8:1–3)

Observe that all three women who supported the Lord had received miraculous favor from Him. They had received what no human could give them. They had been set free. Their lives were forever changed. Out of gratitude they followed Christ wherever He went, “contributing to their support out of their private means.” They just could not follow Him enough; they could not support Him enough. They supported and followed Him even to His crucifixion. “Many women were there looking on from a distance ... even Mary Magdalene” (Matt. 27:55–56).

Bob Deffinbaugh said, “I am convinced that these women did not follow our Lord to ‘have a ministry’ as much as they followed Christ to be with Him. Being with Christ, these women were, like Him, sensitive to needs (even the hunger of those in the group) and to meeting these needs. Thus, these women were with Christ and also acted as He did in the face of needs.”⁴⁴ Literally, they provided for Christ’s and His disciples’ daily necessities. Therein is the power of gratitude! Therein is true worship. Therein is true giving—right from the heart, uncoerced, unforced, simply voluntarily.

- **Mary**

Jesus ... came to Bethany where Lazarus was, whom Jesus had raised from the dead. So they made Him a supper there, and Martha was serving ... Mary then took a pound of very costly perfume of pure nard, and anointed the feet of Jesus and wiped His feet with her hair; and the house was filled with the fragrance of the perfume. But Judas Iscariot, one of His disciples, who was

intending to betray Him, said, “Why was this perfume not sold for three hundred denarii and given to poor *people*?” (John 12:1–5)

What an outburst of gratitude on the part of Mary. If Judas was correct, the price tag on the perfume was equivalent to \$20,000 or more. One can understand why Christ’s “disciples were indignant when they saw this” (Matt. 26:8). In our modern expression, they “nearly had a heart attack.” They rebuffed her for what they termed a *waste*. Listen, the sky is the limit for an expression of gratitude. What gift could match the Lord’s many graces upon her life and family? None! How could she ever repay the Lord for saving her from an eternal damnation and giving her hope eternal? There was no way. What could she give in return for opening her eyes to the depth of God’s truth? Nothing. What about for bringing her brother Lazarus back to life? Again, nothing! When Mary considered the magnitude of God’s goodness in her life, she was overwhelmed within, which motivated her to pour out her gratitude. Bringing this scenario home: What can you give in exchange for what God has done for you?

Supported By Gratitude

Scripture has shown us that gratitude’s way is generosity. When someone is moved by gratitude, there is no limit to their expression. The problem with the church today is that members lacking gratitude outnumber those possessing it. Many ministers are not teaching the Word as they should, and believers need this valuable information so they can grow and recognize God’s grace upon their lives. A mature believer does not need a whip of legalism or guilt or a pile of prosperity incentives to be lured into giving as

worship of God. A mature believer gladly gives back in gratitude from that with which God has already blessed him.

The women who followed Christ did not need anyone to recruit them (Luke 8:1–3). Mary did not need to hear a sermon: “Give and God will double your gift” for her to break “an alabaster vial of very costly perfume” and pour it on her Savior (Matt. 26:7). Furthermore, she did not expect any blessing in return. She had already been blessed beyond measure. Sadly, many ministers have failed in their duty, leaving the church with an unprecedented number of baby believers.

Often people ask me, “Who funds your organization since it is not a church?” My answer is unwavering: God! This is our ministry’s policy: “Grace Evangelistic Ministries does not solicit funding. We operate solely on voluntary contributions believing that God in His grace will continue to meet our financial needs as they arise. There is no price list for any of our materials. No money is requested. When *gratitude* for the Word of God and understanding of the need to reach unsaved souls with the simple grace gospel and sound Bible teaching motivate you to contribute, you have the privilege of giving and sharing in the dissemination of the Word of God. This is a grace ministry.”

God has raised His grateful children to support His ministry. God has been faithful for nearly two decades.

We simply trust God. It was Hudson Taylor who said, “God’s work done in God’s way will never lack God’s supply.”⁴⁵ Our belief is: if our ministry is of the Lord and our work is honoring to Him, He will provide. And what if God no longer provides? It will be an obvious sign that He has parked His ministry. It is an insane undertaking for anyone to push a vehicle the Lord has parked. If

the Lord is done with a ministry, a minister and his workers ought to walk away from it and “go fishing.” Beloved, we must serve God’s way if we are to hear, “Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!” (Matt. 25:23 NIV). For no matter where you find yourself—if you are still alive—there is still time. God has a plan for you!



It is my fervent and heartfelt prayer that the truth taught so far would cause us to take a close look at our lives and ministries while there is still time. In Christ’s name. Amen.



Believers' Duty to the Church

There were no needy persons among them. For from time to time those who owned land or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone who had need.

—Luke the physician⁴⁶

We have come to know through Scripture that the tithe falls under the Mosaic Law (Num. 18:21–24) and that the church is “not under the law but under grace” (Rom. 6:14). When a Bible student carefully examines these two distinct entities, the Mosaic Law and the church, he is forced to conclude: the tithe is not for the church. The tithe has come and gone because the cross has broken its yoke (Col. 2:14). What good news!

Does that free up extra cash for more vacations, a shopping-spree, and other *earthly things* for those who, until now, have been faithful tithers? No! Only those who do not subscribe to Scripture, who are not interested in investing in the Kingdom of God, would

come to this conclusion. But for those who adhere to God's Word and are interested in the expansion of God's kingdom, this truth sets them free and arms them with the liberty to give cheerfully and generously for His work. They still give not because they are forced; they give because of their love for God. They give in obedience to the Lord's mandate, "Store up for yourselves treasures in heaven" (Matt. 6:20 NIV).

How can one store up treasures in heaven?

This biblical truth is not an escape to "the good life"; it is moral fiber for the functioning of the soul. Truth gives the believer in Christ a scriptural reason to serve as well as confidence in serving the Lord. When believers discover truth, in this instance about the tithe, they sometimes swing from one extreme to the other. Take care not to make this mistake. The important question is, how can one store up treasures in heaven? Sadly, not many believers in our day are asking this crucial question. Sadder still, not many Bible teachers know the answer.

There are two reasons why many Christians do not find giving pleasurable. First, they are not aware that giving is a part of worship and that through giving a believer enters into a solemn worship with His Maker. "Bring an offering and come before Him! Worship the LORD" (1 Chron. 16:29; see also Ezra 8:28). Thus, to the uninformed giving becomes only a ritual, a good fortune token or merely money in an offering plate. They do not put any thought into their gifts. They have absolutely no idea that their gifts, when properly given and with the right motive, are "a fragrant aroma, an acceptable sacrifice, well pleasing to the Lord" (Phil. 4:18). Understanding this principle will motivate the

believer to pause and meditate on God's overflowing grace upon his or her life.

The second reason is that most Christians do not consider their heavenly accounts or ponder the importance of transferring their treasure into these accounts: "store up for yourselves treasures in heaven." They do not reflect on what it could mean to arrive in heaven bankrupt. Consequently, to them giving is a task instead of worship. They dread giving. When they give, they do so reluctantly and often sparingly. They do not give according to what they purposed in their heart. They do not budget their giving but give spontaneously. These are believers who flip through their wallets during the offering time looking for the smallest bill. They miss out on the opportunity to invest in their accounts in heaven.

- **God's Designated Bank Transfers**

If you are searching for God's authorized treasure-transferring agents, here are a few of them: local churches, missionary entities, the poor, the needy, and God's servants. Referring to His servants, the Lord said,

He who receives you receives Me, and he who receives Me receives Him who sent Me. He who receives a prophet in *the* name of a prophet shall receive a prophet's reward; and he who receives a righteous man in the name of a righteous man shall receive a righteous man's reward. And whoever in the name of a disciple gives to one of these little ones even a cup of cold water to drink, truly I say to you, he shall not lose his reward. (Matt. 10:40–42)

Long before then King Solomon wrote, “He who waters . . .” (Prov. 11:25), “whoever is kind to the poor lends to the Lord” (Prov. 19:17).

In retrospect, the Old Testament temple was the place of worship. Today any place or building may qualify as a house of worship. In the Old Testament, God mandated worshippers to provide for both the temple and its ministers. He instituted the tithe as a means of fulfilling this obligation. But in the church, God seems to have left us without instruction. Or did He? Not at all! He expects believers in Christ to take full responsibility in the upkeep of their local assemblies and His servants. Why did He not give us the same Law that He gave the saints of the Old Testament? Because today we have the unprecedented benefit of the indwelling Holy Spirit.

God knew His Spirit would accomplish exceedingly far more than what the Law accomplished in the past. God used the yoke of the Mosaic Law to lead His children around like school children because the Israelites never had the indwelling Holy Spirit to guide them. God has given the church a superior mentor, His Holy Spirit, to guide and teach us. In His infinite wisdom, He prompts Spirit-filled believers into action for the praise of the glory of the Father. Obedience brought blessing to the Israelites. Today Christians share greater blessing when they obey God without coercion. F. F. Bruce captures it well: “My reward does not lie in doing what I am bound to do; it lies in a matter in which liberty of choice is left to myself.”⁴⁷ In other words God blesses a good deed done without pressure or gimmicks.

Corporate Giving

Corporate giving was practiced in Moses' day. God asked Moses to solicit a freewill offering for the construction of the tabernacle. We saw the outcome. The people gave above and beyond the cost of the project. King David did the same for the construction of the temple. He turned to his community for a freewill contribution. The result was equally huge. We learned this from his thanksgiving prayer, "I know, O my God, that You try the heart and delight in uprightness, I, in the integrity of my heart, have willingly offered all these *things*; so now with joy I have seen Your people, who are present here, make *their* offerings willingly to You" (1 Chron. 29:17). In all, the benchmark was free will—no coercion, no manipulation. They simply gave for the house of their God. They did so joyfully. It was a privilege for them.

Then came the birth of the church, which occurred on the Day of Pentecost. It brought a new sense of direction, priority, and responsibility. Unlike Solomon's temple, worship centers are no longer localized. In the early church, some met at members' homes, which served as a house of worship. There "They devoted themselves to the apostles' teaching and to fellowship, to the breaking of bread and to prayer" (Acts 2:42 NIV). They gave priority to the things that count the most in life: assimilation of God's truth, spiritual interaction among brethren, communion service, and prayer. These axioms guided their lives. The apostolic teaching opened their understanding regarding a shift in God's program. The apostolic teaching helped reshape their priorities; as a result, they lived their lives to the fullest "for the praise of His glory" (Eph. 1:12 NIV).

Interaction with one another, in Christ, revealed their needs. The communion service reminded them of Christ's sacrificial death on the cross, what He did to secure their great salvation. This memory ignited gratitude. Biblical truth shaped their lives and helped put things into perspective. Prayer drew them to the throne room of God's grace. As they recognized the needs of the church, they responded accordingly. "There was not a needy person among them, for all who were owners of land or houses would sell them and bring the proceeds of the sales and lay them at the apostles' feet, and they would be distributed to each as any had need" (Acts 4:34–35).

There we have it: "there was not a needy person among them." God's Spirit gave them a new sense of responsibility. They were consumed with the care of every saint, their ministers, widows, the poor, and everyone in need because they "first gave themselves to the Lord" (2 Cor. 8:5). They were focused on building their treasure in heaven, which helped them to avoid the spirit of materialism. They were preoccupied with God's business; consequently, "abundant grace was upon them all" (Acts 4:33). That was the condition of the early church; it was spiritually sound. You see, the tithe was not required. They did not need a motivational sermon on giving. They knew their duty; they responded in the spirit of generosity. Oh, how I wish that today's ministers would catch the fire of the early church. With a broken heart, how I wish the church would return to its roots.

Caring for God's Ministers

It is a challenge for me to write on subjects that are beneficial to ministers for I too am a minister. I am not the first to have such a feeling of being uncomfortable. The apostle Paul, in his

epistle to the Corinthians on the issue of money, wrote, "I am not writing these things so that it will be done so in my case; for it would be better for me to die than have any man make my boast an empty one" (1 Cor. 9:15). I approach this section with the utmost sensitivity under the illuminating ministry of God the Holy Spirit. We begin the section by asking two questions: who are God's ministers, and why must we support them?

- **Who Are God's Ministers?**

They are God's servants (Eph. 4:11). But isn't everyone God's servant? It is true that every believer has been commissioned as an ambassador of Christ (2 Cor. 5:20) and as a royal priest (1 Peter 2:9). These commissions put every believer in full-time Christian service. But God went a step further and called out some men and gave them communication gifts for special assignments. For instance, a pastoral gift is given primarily for "the equipping of the saints" and the gift of evangelism for winning of souls (Eph. 4:12). In our context they both are referred to as ministers.

Pastors and evangelists are not in any way different from other believers and neither do they have preferential treatment from God, but presently they hold the highest authority in the church and on the mission field. What was the highest spiritual authority in Israel? The answer may be surprising: the office of the priesthood. Like the priests of old, God marks His present ministers with the badge of authority and caretaker.

- **The Badge of Authority**

Spiritually a pastor is the highest authority in a local church, which sets him apart from those under him. He is not superior;

he has a different responsibility. The pastor is the spiritual leader of the congregation. The authority of the minister is in the context of service. Consider the authority that exists among the Godhead. There is no superiority or inferiority complex among the Trinity. The Son submits to the authority of the Father not because of His inferiority. He shares “equality with God” (Phil. 2:6). Among men, authority can brew a sense of superiority and arrogance. Caution: those who play into this set themselves on a pedestal from which a fall is to be assured (Prov. 16:18).

The minister’s duty is that of equipping the saints. To accomplish this task, God gave them authority “for building ... up” (2 Cor. 10:8). In light of this, the apostle Paul charged Pastor Titus: “These things speak and exhort and *reprove with all authority*. Let no one disregard you” (Titus 2:15 emphasis added). The apostle Peter cautioned, “Be shepherds of God’s flock that is under your care, watching over them ... not pursuing dishonest gain, but eager to serve; not *lording it over those entrusted to you*, but being examples to the flock” (1 Peter 5:2–3 NIV emphasis added). He reminded ministers to be mindful of “the Chief Shepherd” (1 Peter 5:4).

I must reiterate: pastors are not to be put on a pedestal, and neither should they desire it. They should not use their position “for sordid gain” (1 Peter 5:2). In as much as the Father has set them apart so they can do their jobs, they should be mindful that they are under the watch of “the Chief Shepherd” (1 Peter 5:4).

- **Badge of Caretaker**

God entrusts believers of a local church to the care of a pastor for “the equipping of the saints.” To make their duty easier, Scripture exhorts, “Have confidence in your leaders and submit to their authority, because they keep watch over you as those who must

give an account. Do this so that their work will be a joy, not a burden, for that would be of no benefit to you" (Heb. 13:17 NIV). On the other hand, God will hold them responsible should they fail to discharge their duty.

- **Why Must I Support a Minister?**

The answer is simple: God wants you to support those who look after your spiritual life. "Now we ask you, brothers and sisters, to acknowledge those who work hard among you, who care for you in the Lord and who admonish you. Hold them in the highest regard in love because of their work" (1 Thess. 5:12–13 NIV). "The one who is taught the word is to share all good things with the one who teaches him" (Gal. 6:6). Other passages abound:

1. "The worker deserves his wages" (Luke 10:7 NIV).
2. "Who at any time serves as a soldier at his own expense? Who plants a vineyard and does not eat the fruit of it? Or who tends a flock and does not use the milk of the flock?" (1 Cor. 9:7).
3. "The Lord directed those who proclaim the gospel to get their living from the gospel" (1 Cor. 9:14). Moreover, we are to support them because of the nature of their duty: they keep watch over us (Heb. 13:17).
4. They minister the truth to us. "For the lips of a priest should preserve knowledge, and men should seek instruction from his mouth; for he is the messenger of the LORD of hosts" (Mal. 2:7; see also 1 Peter 5:1–2).
5. They are our leaders (Heb. 13:7).

A Word of Caution

A man should enter into the ministry not because of the ministry's wages but because of his love for his Master. He must be called by God, not sent of himself. He should engage in service with the apostle Paul's mental attitude, "not to be a burden" to anyone (1 Thess. 2:9). On the other hand, believers are to support their ministers not on the basis of his worth but on the ground of their immense love for their Savior Jesus Christ. Because God takes their support seriously, He attaches a reward clause to it.

He ... who receives a prophet in *the* name of a prophet shall receive a prophet's reward; and he who receives a righteous man in the name of a righteous man shall receive a righteous man's reward. And whoever in the name of a disciple gives to one of these little ones even a cup of cold water to drink, truly I say to you, he shall not lose his reward.

On the other hand, God's reward should not be a motivating factor in our support of those who toil day and night to equip us in life. They should receive our best. Our best offered to them is our best offered to the Lord.

How Much Should I Give?

Statistics should not be a barometer for measuring God's Word. However, these statistics merit our attention. "The average Protestant ... gives only three percent of his income to the church and one-tenth of one percent of his income ... to missions. More money is spent on the care and feeding of pets than is given to

churches and charities in the United States.”⁴⁸ Calculated on a median household income of \$50,000 a year, that gives \$1,500 to one's church and \$50 to missions. Assuming this data is correct, it is in sharp contrast to the giving of the ancient church.

Giving is also measured in time and effort.

The question one should ask is not, “How much should I give?” Rather the right question should be, “How much should I give to someone who ‘offered up Himself’ as a sacrifice for me (Heb. 7:27)?” How much is enough in exchange for God’s “*unspeakable gift*”? Giving is not only money; giving is also measured in time and effort. The answer to how much one should give should be tailored to the individual and determined by several factors:

1. level of spiritual growth
2. level of gratitude
3. realization that one is a steward of God's money
4. realization of the value of heavenly treasure
5. level of income
6. family obligations—needs, not wants
7. personal love for God
8. realization that only what is transferred to one's account in heaven will be of use in one's eternal state.

When a believer is spiritually sound and has his priorities in order, generosity will overflow from his gratitude.

Now, brethren, we *wish to* make known to you the grace of God which has been given in the churches of Macedonia, that in a great ordeal

of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. For I testify that according to their ability, and beyond their ability, *they gave* of their own accord, begging us with much urging for the favor of participation in the support of the saints, and *this*, not as we had expected, but they first gave themselves to the Lord and to us by the will of God. (2 Cor. 8:1–5)

Their generosity should give us pause. This truth is applicable to us, the rich, the poor, and the afflicted. It cannot be said enough: giving is an attitude of gratitude.

Is Making Vows Applicable Today?

Recall the situation from our study, where a local church sued its member because of an unfulfilled pledge. We noted that the church backed him into a corner to make a vow he could not keep. Both parties were wrong. It is unscriptural to ask believers to make a pledge of any kind. Church pledges often foster competition. It puts the rich in the spotlight and shames the poor. What began with good intentions results in evil. The church today has become pragmatic, employing whatever works—pledge services, car wash fundraising, street fundraising, and the like. Many Christians forget to ask the question, “Does what we do align with Scripture?” Instead, they ask, “Does what we do work?”

- **Vows from a Scriptural Standpoint**

Making pledges predated the Law. Jacob made a vow (Gen. 28:20–22). Vows are not scripturally mandated. Nonetheless, God takes a *freewill* vow seriously: “You shall be careful to perform what goes

out from your lips, just as you have *voluntarily vowed to the LORD your God, what you have promised*" (Deut. 23:23 emphasis added). Moses added, "If a man makes a vow to the LORD ... he shall not violate his word; he shall do according to all that proceeds out of his mouth" (Num. 30:2). This is the Word of God. Repeat: we are not required to make a vow; if we do, we must fulfill it. Failure to do so is often costly. Consider King Solomon's advice:

Guard your steps as you go to the house of God and draw near to listen rather than to offer ... sacrifice. ... Do not be hasty in word or impulsive in thought to bring up a matter in the presence of God. For God is in heaven and you are on the earth; therefore let your words be few. (Eccles. 5:1-2)

When you make a vow to God, do not be late in paying it ... Pay what you vow! *It is better that you should not vow than that you should vow and not pay.* Do not let your speech cause you to sin and do not say in the presence of the messenger *of God* that it was a mistake. Why should God be angry on account of your voice and destroy the work of your hands? (Eccles. 5: 4-6 emphasis added)

The passages on vows are clear: vows are nonmandatory; they are pledged voluntarily.

But what exactly is a vow? That word is not in common usage today. In fact the only common usage that comes readily to mind is marriage vows or some kind of oath. But it is more than that. It is any pledge, promise, or commitment. "I will" is a pledge, so

use caution not to make any form of a vow casually because there is great penalty in not standing by one's word if the vow is made to God or before God. When a believer makes one, he is under obligation to fulfill it. "Fulfill your vows to the Most High, and call on me in the day of trouble; I will deliver you, and you will honor me" (Ps. 50:14–15 NIV). This is why we are warned, "It is better that you should not vow than that you should vow and not pay."

Administration of Funds

Since giving is an integral part of worship and every believer is implored to give, extreme care must be given to the administration of funds. The reason is simple: there are three major areas in which the enemy attacks the church: money, marriage, and sex. We noted in chapters 1 and 2 that money will make or break a local church or any ministry, for that matter. So churches are to take precautionary measures in handling church funds.

Some time ago, a pastor invited me to speak at his church. When the church service was over, the ushers brought the offering plates to him. I observed to see what he would do. He pocketed the money and stayed behind until everyone had left. Then he locked the church as we walked out. I was stunned! Sadly, a good number of ministers are in the same boat; they serve as financial secretaries and treasurers, a recipe for church disaster.

If we consider the above scenario, which is playing out in so many churches today, there are many unanswered questions. Did the pastor keep the money? If so was it his salary, or was it for the upkeep of the church? Did he deposit the funds in a church account? If the collection was his for his salary, it was still a

sloppy procedure as it could spark gossip or hard feelings. Some could assume there was a small fortune in the offering even if it were not enough to feed his family, much less make rent. If it was not his salary, it could really start gossip and hard feelings. Suppose the pastor deposited the funds in a church account, and everything was on the up and up, but still the amount was not verified by anyone else so questions could arise about the pastor's integrity. Satan is looking for any method to sow discord among the brethren, and we would be wise not to present him with opportunities to do so (Eph. 4:27). It is easy to see why Paul wanted nothing to do with money. Taking a lesson from him, someone other than the pastor should handle the money in a transparent way and preferably by more than one person who is known to be of good character.

Considering what mishandling of funds can do to the integrity of the church, both inside the church and as a witness to the world, the apostle Paul wrote,

Taking precaution so that no one will discredit us in our administration of this generous gift; for we have regard for what is honorable, not only in the sight of the Lord, but also in the sight of men. We have sent with them our brother, whom we have often tested and found diligent in many things, but now even more diligent because of his great confidence in you. (2 Cor. 8:20–22, emphases added)



May the thoughts of honoring our Savior consume us today and tomorrow until He returns. In Christ's name I pray. Amen.



The Church's Responsibility to Missions

Go therefore and make disciples of all the nations.
—Jesus of Nazareth⁴⁹

Chapter 10 brings the Great Commission into the spotlight. The Lord Himself emphatically promised, “This gospel of the kingdom shall be preached in the whole world as a testimony to all the nations, and then the end will come” (Matt. 24:14). His solemn promise is the rock on which the pillar of the Great Commission is firmly cemented. “Go therefore and make disciples of all the nations” (Matt. 28:19). The word *go* emphasizes both a command and urgency. It is also a direct command to the *whole* body.

The Great Commission is not just for pastors and evangelists; it is for every believer in the Lord Jesus Christ. The Chief Commissioner has given us a mandate. When the Lord mandates, no roundtable discussion is needed; His mandates are final. “Go

therefore and make disciples of all the nations, baptizing them in the name of the Father and the Son and the Holy Spirit, teaching them to observe all that I commanded you; and lo, I am with you always, even to the end of the age” (Matt. 28:19–20).

A mandate is a two-edged sword. On one side is blessing for obedience; on the other is discipline for noncompliance. The blessing of the Great Commission is profound: “How beautiful are the feet of those who bring good news of good things!” (Rom. 10:15). We also read, “Those who have insight will shine brightly like the brightness of the expanse of heaven, and those who lead the many to righteousness, like the stars forever and ever” (Dan. 12:3). This idiom indicates blessing beyond measure. Remember, we serve not because of what we will receive in return (Job 1:9–10); we serve because of our sheer gratitude, respect, adoration, and love for our Master.

The early disciples had no idea that their disobedience to the Great Commission (Acts 1:8) was brewing discipline. They had received the Holy Spirit as promised (Acts 2:1–5), but complacency kept them in Jerusalem; as a result they did not take the gospel to “Judea and Samaria, and even to the remotest part of the earth” (Acts 1:8). God brought suffering and forced them to comply.

And on that day a great persecution began against the church in Jerusalem, and they were scattered throughout the regions of Judea and Samaria ... Saul *began* ravaging the church, entering house after house, and dragging off men and women, he would put them in prison. Therefore, *those who had been scattered went about preaching the word.* (Acts 8:1–4, emphases added)

Superabundant blessing awaits us when we take the Great Commission to heart and when we give the mandate our highest priority. On the other hand, severe discipline is inevitable when we neglect to take the good news of this “so great salvation” (Heb. 2:3) to the rest of the world.

God will move us if we do not move ourselves.

God sent a special submarine for Jonah when he refused to take the gospel to Nineveh. “And the LORD appointed a great fish to swallow Jonah, and Jonah was in the stomach of the fish three days and three nights” (Jonah 1:17). I have had a similar experience and can attest that God will move us if we do not move ourselves. We do not need to wait for a special submarine as a mode of transportation to the mission field.⁵⁰ If we wait, God will send one; perhaps one is already in the harbor.

The Duty of a Local Church

God’s assignment to a local church is twofold. First, a local church is an incubator for God’s children. There they are “equipped for every good work” (2 Tim. 3:17). Second, it serves as a launching pad for missionaries. The first missionary journey was launched from the church. It was the church at Antioch that sent the apostle Paul and Barnabas away on a mission trip. Regarding this, Luke wrote, “They laid their hands on them and sent them off” (Acts 13:3 ESV). The message for the Great Commission is simple: “Everyone who calls on the name of the Lord will be saved” (Rom. 10:13 NIV).

The daunting question is, “How, then, can they call on the one they have not believed in? And how can they believe in the one of whom they have not heard? And how can they hear without someone preaching to them? And how can anyone preach unless they are sent?” (Rom. 10:14–15 NIV). There we have it. To believe one must first hear. Hearing requires a message to be preached; therefore a preacher must be sent. This responsibility falls on the local church. “How can anyone preach unless they are sent?” Are we sending them? Do we support those who are already on the mission field?

No church can claim to be in obedience to the Great Commission unless it equips and sends out workers. What must happen when the church sends missionaries? The answer is simple; it must support them. It is unthinkable to send a soldier out on a battlefield and leave him to fend for himself. Scripture asks, “Who at any time serves as a soldier at his own expense?” (1 Cor. 9:7). No one! What are we in the church doing?

**The size of the gift is not the issue.
The issue is having the right mental attitude.**

A church that is not equipping the saints and sending or supporting missionaries is one that has failed its purpose on planet earth. If you are in a small church with little offerings, do not be dismayed; you can still participate. The size of the church is not the issue. The size of the gift is not the issue. The issue is having the right mental attitude. What counts is not the amount one gives; what counts is the mental attitude under which the gift is given.

Think about the widow's mite (Luke 21:1–4). Though it is not a yardstick for giving, nor should it be made a major subject by ministers considering that no apostle mentioned it, nonetheless it highlights the lesson of mental attitude. In another case study, the church at Macedonia displayed their gracious mental attitude, resulting from their maturity, which set their priorities. (2 Cor. 8:1–4).

Why Are We Not to Ask Unbelievers for Money?

To the point: It is unscriptural. It is unscriptural to pass offering plates on a crusade ground where unsaved masses are the guests. It is unscriptural to accept grants from the government. It is unscriptural to raise funds by the gimmick of matching funds. It is unscriptural for churches to stand at street intersections for fundraising and other such practices. “Woe to those who go down to Egypt for help ... But ... do not look to the Holy One of Israel, nor seek the LORD” (Isa. 31:1).

Considering the state of the church today, regarding their pragmatic practices, a brief Bible exposition is necessary.

The Danger of Pragmatism

It is an insult to God's character to seek help outside His domain. What one is saying in essence is: God, the project at hand is too much for You to handle alone; You need help.” In essence, your answer to God's question to Jeremiah, “Behold, I am the LORD, the God of all flesh; is anything too difficult for Me?” (Jer. 32:27) is yes. One who seeks help other than from God is basically saying that He who used the raven, the dumbest bird, and the widow, the most helpless person, to provide for the physical needs of Elijah cannot meet our present need (1 Kings 17:6–16).

Symbolically, Egypt represents the unbelieving world. God cursed Israel for her miscalculation and mistrust. God is sufficient to meet every exigency of life. Agreed? The problem with the church today is that most of its projects are not God directed but self-directed. God looks the other way when we come to Him with our man-made projects. When God does not support our plan, instead of abandoning it because it does not have God's favor, we often turn to others. It is not biblical. We do not learn such behavior from the apostolic teaching. Consider the apostle John's praise of the early church in relation to missions.

It gave me great joy when some believers came and testified about your faithfulness to the truth, telling how you continue to walk in it I have no greater joy than to hear that my children are walking in the truth ... you are faithful in what you are doing for the brothers and sisters, even though they are strangers to you. They have told the church about your love. Please send them on their way in a manner that honors God. It was for the sake of the *Name that they went out, receiving no help from the pagans*. We ought therefore to show hospitality to such people so that we may work together for the truth. (3 John 1:3–8 NIV emphasis added)

See it in black and white: "*They [missionaries] went out, receiving no help from the pagans [unbelievers].*" They refused out right to accept a gift from the unbelievers. The question is why? Scripture has the answer.

Then I proclaimed a fast there at the river of Ahava, that we might humble ourselves before

our God to seek from Him a safe journey for us, our little ones, and all our possessions. For I was ashamed to request from the king troops and horsemen to protect us from the enemy on the way, because we had said to the king, "The hand of our God is favorably disposed to all those who seek Him, but His power and His anger are against all those who forsake Him." So we fasted and sought our God concerning this matter, and He listened to our entreaty. (Ezra 8:21–23)

Ezra rightfully said, "I was ashamed to request from the king's troops ... to protect us from the enemy on the way." Why was he ashamed? He answered his own question, "Because we had said to the king, 'the hand of our God is favorably disposed to all those who seek Him.'" We are far, far from the spiritual giants of the Old Testament. The church has become so pragmatic that it no longer considers her testimony in relation to her actions. "I was ashamed." Are you ashamed when you ask unbelievers to help you carry out the Lord's work? Are you ashamed when you pass offering plates on the crusade ground? Where is our testimony? If we have told the world that our God is able, why then do we go to them for help? Please take some time to consider what we do and why we do it. If we find we have not been honoring God, let us change our ways.

Adoption of a Missionary Organization

The Great Commission, as previously stated, is for all. In addition to supporting a local church, a believer should prayerfully consider adopting a missionary organization according to one's means.

One should not only pray for the organization but also support it financially. That is common sense. It is teamwork. Realizing that not everyone is called to fly across the ocean on a mission trip, one should support those who put their lives in danger because of the cross. “Please send them on their way in a manner that honors God. It was for the sake of the *Name that they went out, receiving no help from the pagans*. We ought therefore to show hospitality to such people so that we may work together for the truth” (3 John 1:6–8). That defuses the idea of a church seeking help from missionaries. Churches are to support missionaries, not missionaries support churches. It is unbiblical. However, this does not exclude missionaries from planting new churches and helping them until such time that they can stand on their own feet and begin to send out missionaries themselves.

**Those in the supply chain ... are
themselves on the battlefield.**

Often people think they are not doing something for the Lord because they are not involved in “the real action.” The truth of the matter is that those in the supply chain, those who are in the shadow of those who are in the fight, are themselves on the battlefield. “The share of the man who stayed with the supplies is to be the same as that of him who went down to the battle. All will share alike” (1 Sam. 30:24 NIV).

One scholar summarizes it succinctly.

If you cannot have what you hoped, do not sit down in despair and allow the energies of your life to run to waste; but arise, and gird yourself

to help others to achieve. If you may not build, you may gather materials for him that shall. If you may not go down the mine, you can hold the ropes. (Meyer)⁵¹

The Philippians' Bond with Paul

The bond between the Philippian church and the apostle Paul was boundless (Phil. 1:7–8). It stemmed from gratitude and began with Lydia, the first member of the church. When the apostle Paul led her to Christ, right away she showed gratitude. “If you have judged me faithful to the Lord, come into my house and stay” (Acts 16:15). When the jailer trusted in Christ, he too manifested gratitude. He “washed their wounds . . . and set food before them” (Acts 16:33–34).

When Paul left Philippi, their love and gratitude pursued him endlessly. They were poor, but it was not an issue for them. “Their deep poverty overflowed in the wealth of their liberality” (2 Cor. 8:2). To them the apostle wrote, “You yourselves also know, Philippians, that at the first preaching of the gospel, after I left Macedonia, no church shared with me in the matter of giving and receiving but you alone; for even in Thessalonica you sent *a gift* more than once for my needs” (Phil. 4:15–16). The Greek word translated *shared* has the connotation of fellowship. Through their support of Paul, they not only partake with the apostle Paul in fellowship, but they also enter into worship. Amazing!

Verifying a Ministry's Stewardship

It is important to determine the credibility of any missionary you may wish to support. Prior to supporting a missionary organization, it is critical for a believer to do some homework.

Ensure that its statement of faith is biblical. Investigate what the ministry does. How much of its time is dedicated to the Great Commission? Sadly, there are some out in the field who operate as missionaries but major in building with bricks and mortar. Others concentrate on improving the lives of the community without the gospel. Alleviating suffering should be done in the name of Jesus. Drilling water wells and supporting orphans should be inroads for giving the gospel. Such tangible outreaches are helpful to build bridges for ministry to people who are often unfamiliar with Christians. With prudence, one should prayerfully seek divine guidance in supporting a missionary or missionary organization.

Rewards of Partnership

Realize this: God credits one's account good or bad for sharing in another's ministry. Let us consider both credits.

1. **Bad Credit:** When one supports a work that is not of God, one automatically shares in that work. "If anyone comes to you and does not bring this teaching, do not take them into your house or welcome them. Anyone who welcomes them shares in their wicked work" (2 John 1:10–11 NIV).
2. **Good Credit:** When a believer supports a ministry that honors God, the believer shares in full the blessing due the ministry. Scriptural references abound. "He who waters will himself be watered" (Proverbs 11:25). It is easy to see that if you are a waterline, you cannot be used without being internally bathed in water. "I do all this for the sake of the gospel, that I may share in its blessings" (1 Cor. 9:23 NIV). Simply stated, "To sustain a prophet in his ministry is to share in the reward of his ministry. To support a prophet

is to share in his work and in his reward.”⁵² The Lord referred to the Old Testament prophets to make His point (Matt.10:40–42). The motive for supporting a ministry ought *not to* be because of its reward. Nonetheless, God heaps abundant blessings on those who support His work.



Paul's Attitude Toward Money

I have learned to be content in whatever circumstances I am.

—Paul of Tarsus⁵³

Words of Scripture are today's treasures; they are for our own good (Rom. 15:4). Usually when one points others to Christ as one who, in His human nature, lived a life that honored the Father, the comment is often, "Well, Jesus Christ did not have a sin nature." How true! He was not born with a sin nature. But we can point to men like us who were spiritual giants. James pointed us to Elijah, "a man with a nature like ours" (James 5:17), yet his work was remarkable. The apostle Paul had a sin nature, but still he pointed us to himself, "Follow my example, as I follow the example of Christ" (1 Cor. 11:1). No one can argue that the apostle Paul was one of the spiritual greats.

Satan uses money as his most ensnaring bait. It traps and ruins anyone who is unwilling to let go of it. Money itself is not bad—just the love of it. Preoccupation with money has shattered many

marriages, demolished friendships, and ruined businesses. It has also destroyed many ministries and their leaders. The apostle Paul was acutely aware that money is Satan's bait and did everything to stay away from its influence. He knew that money has a hidden hook, so he did everything within his power to avoid swallowing it. The compelling question is: How could someone like Paul who had the potential to be the richest saint ever not succumb to the temptation of money?

It is important to review the last two chapters as they will help in cementing our study. In chapter 9, we examined the believer's duty to the church. We noted that believers are responsible for the upkeep of the function of a local church. God charged us to this task. On the other hand, giving in the church age is strictly on the basis of free will, gratitude being the driving force. In chapter 10, we considered the implications of the Great Commission and the responsibility of both local churches and individual believers toward missionaries. We observed that the Great Commission is for all believers. Consequently, under the division of labor, and in the spirit of teamwork, those who are not on the frontline of the mission field should support those who are (3 John 1:8).

Spiritual Life Affects All of Life

I have had both the privilege and honor of addressing a good number of married couples who come to me for spiritual advice. I have refused to allow them to tell me their problems. To permit this would be an intrusion of privacy, one of the sanctities of marriage. Instead I tell them that their marriage problems are merely symptoms of a spiritual problem. Complaints like, "We fight all the time," "My spouse is seeing someone else," "My spouse is greedy,"

and “My spouse does not love or respect me” and grievances of that nature are symptoms of an unhealthy spiritual life.

If they accept my spiritual diagnosis, the next step is a course of action for spiritual restoration. If applied, the results are always the same. Many of them have come back with gratitude. “Thank you for your help; the improvement of our spiritual life has also improved our marriage.” There you have it! Spiritual life works every time. We fight over things that should not be fought over because we do not give priority to the spiritual life.

Similarly, problems in our church today, such as prosperity preaching, greed, exploitation, infidelity, and the like are not really the problem per se. The real problem is *spiritual*. This explains why Scripture focuses on the believer’s spiritual life. “All Scripture is breathed out by God and profitable for teaching, for reproof, for correction, and for training in righteousness, that the man of God may be *complete, equipped for every good work*” (2 Tim 3:16–17 ESV emphasis added).

We will see how Paul’s spiritual life influenced every area of his life—as it should ours.

The Apostle Paul’s Focus on His Spiritual Life

How and why someone like Paul, who had the potential to be the richest saint ever, did not succumb to the temptation of money can be answered in one word: *spiritual*. He knew the spiritual life is directly related to spiritual victory. Therefore he vigorously pursued his spiritual life and stated, “That I may know Him and the power of His resurrection and the fellowship of His sufferings, being conformed to His death” (Phil. 3:10).

“That I may know Him” is not just gaining academic knowledge of a person. It is experience and intimate knowledge. It is getting to know a person in such a way that the person’s heartbeat is in rhythm with your own heartbeat: “that I may know Him.” The apostle made his pursuit known. “I determined to know nothing among you except Jesus Christ, and Him crucified” (1 Cor. 2:2). He had his mind set on one thing: intimacy with his Savior, Jesus Christ. Having accomplished this, he could say, “For me, living is Christ and dying is gain” (Phil. 1:21 HCSB). For Paul, that was the line between the pursuit of Christ and everything else. That is what separated him from the things of this world, and that mind-set can do the same for us.

About Paul, Charles Spurgeon said, “Jesus was his very breath, the soul of his soul, the heart of his heart, the life of his life.”⁵⁴ He then asked a daunting question: “Can you say as a professing Christian that you live up to this idea?”⁵⁵

Here is the truth: one cannot be preoccupied with Christ and simultaneously be preoccupied with the things of this world. “Do not love the world nor the things in the world. If anyone loves the world, the love of the Father is not in him” (1 John 2:15). The apostle Paul’s unparalleled love for God flushed out all the worldly debris in his soul. Thus, his mental attitude toward money and life in general was refined. Let us look closely at the example Paul laid down for us.

Paul’s Right Mental Attitude toward Money

Money in itself is not detrimental; the peril lies in one’s attitude toward it. The truth that man was meant to be the master over money, not money the master over man, was deeply rooted in Paul. In other words, money is not an object of worship and hence should not rule over a man. Having carefully examined Scripture,

one deduces that Paul had two things in mind that shaped his attitude toward money.

1. **He cannot take money with him when he dies:** “For we have brought nothing into the world, so we cannot take anything out of it either” (1 Tim. 6:7). “Everyone comes naked from their mother’s womb, and as everyone comes, so they depart. They take nothing from their toil that they can carry in their hands” (Eccles. 5:15 NIV).
2. **Money has enormous potential to ruin his testimony about Christ:** “We were well-pleased to impart to you not only the gospel of God but also *our own lives*, because you had become very dear to us. For you recall, brethren, our labor and hardship, *how* working night and day so as not to be a burden to any of you, we proclaimed to you the gospel of God. You are witnesses, and *so is* God, how devoutly and uprightly and blamelessly we behaved toward you believers” (1 Thess. 2:8–10). He testified before the Ephesian believers, “I have coveted no one’s silver or gold or clothes” (Acts 20:33; see also 2 Cor. 11:9).

Pause for a moment. How many ministers can honestly testify before their congregations that they “have coveted no one’s silver or gold or clothes”? How many of you businessmen can testify before your partners, “I have coveted no ... silver or gold” in your businesses? How many of us can say to our friends, “I have not coveted your silver or gold or clothes”? The answer is rooted in spiritual integrity. A minister can boast of his ability to exegete Scripture; a businessman can boast of his generosity; a friend can boast of how he helps his friend; a believer can boast of the great things he is doing for the Lord, but if our boasting is not of the Lord and what He has done, our boasting is a heap of “wood, hay, and straw” (1 Cor. 3:12).

Repeat: Paul's priority was to glorify Christ. "For me, living is Christ and dying is gain" (Phil 1:21 HCSB). He explained, "I have been crucified with Christ; and it is no longer I who live, but Christ lives in me; and the *life* which I now live in the flesh I live by faith in the Son of God, who loved me and gave Himself up for me" (Gal. 2:20). With his mind set on glorifying Christ, he watched his life like a hawk. To achieve his aim, he said, "But whatever things were gain to me, those things I have counted as loss for the sake of Christ. More than that, I count all things to be loss in view of the surpassing value of knowing Christ Jesus my Lord, for whom I have suffered the loss of all things, and count them but rubbish so that I may gain Christ" (Phil. 3:7–8).

Paul and the Power of Contentment

The apostle Paul nailed it: "godliness *actually* is a means of great gain when accompanied by contentment" (1 Tim. 6:6). It is contentment that empowers a life of tranquility. It is a state whereby the mind is perfectly at rest moment to moment in every need or difficulty of life.

Not that I speak from want, for *I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity*; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. (Phil. 4:11–12 emphasis added).

That brings us to attaining contentment. How can one join Paul?

**It is contentment that empowers
a life of tranquility.**

Attaining Contentment

Attaining contentment is a process whereby with time, a believer, through consistently learning and using God's Word, arrives at that state of tranquility of soul. Paul was the master of his circumstances. He mastered how "to get along with humble means." If God gave him little, he was thankful and enjoyed it. He was never depressed because he did not have much. He also knew how "to live in prosperity." There is nothing sinful about prosperity if it is righteously gained—that is, if it is of the Lord. If God blesses a believer with a private jet, the believer should enjoy it. On the other hand, if God were to remove the new jet and substitute it with an old 1950s-model bicycle, the believer ought to enjoy it as much as he would the jet. Being well-rounded at every juncture of life is the epitome of contentment.

Paul, a Spiritual Copycat

Christ was the original, and we are to copy Him: "For you have been called for this purpose ... to follow in His steps" (1 Peter 2:21). The apostle Paul copied Christ well. Jesus Christ, in His human nature, gave Himself to the study of God's Word (Luke 2:41–52). The apostle Paul did likewise (2 Tim. 2:15). Christ was a man of prayer (Luke 21:37; compare with 22:39–41); so was the apostle Paul (Col. 1:9; Eph. 1:15–17).

It is one thing to point others to someone else as a role model; it is another thing altogether to point them to yourself and say,

“Follow my example, as I follow the example of Christ” (1 Cor. 11:1 NIV). Only a believer whose priorities are correct, whose life is worthy of emulation, and who is patterning his or her life after Christ’s can say, “Follow my example, as I follow the example of Christ.” The apostle Paul was that man. He lived a life that was totally honoring to the Lord. He was focused. He had his eye on the goal (1 Cor. 9:24–27). He made sure that his actions were never in conflict with Scripture. When he was finished, he could confidently claim,

For I am already being poured out as a drink offering, and the time of my departure has come. I have fought the good fight, I have finished the course, I have kept the faith; in the future there is laid up for me the crown of righteousness, which the Lord, the righteous Judge, will award to me on that day; and not only to me, but also to all who have loved His appearing. (2 Tim. 4:6–8)



Christ got hold of Paul; Paul got hold of Christ’s heartbeat. Oh, how the world desperately yearns for believers like the apostle Paul. May we be like him. In Christ’s name. Amen.



Rewarding Good Stewardship

Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness.

—Jesus of Nazareth⁵⁶

We begin with this verse: “You are not your own ... you have been bought with a price” (1 Cor. 6:19–20). The price paid was “His own blood” (Acts 20:28). Plainly we are God’s vessels in His vineyard. Consider that many believers live their lives recklessly, without any regard for God because they do not give serious thought to the meaning of, “You are not your own.” The old mind-set about money will give way to a new one when we understand the truth that we are God’s property.

The idea of being God’s property is a whole study unto itself, but some of the questions fit perfectly in this chapter. For instance, why did God use the blood of His Son to purchase us? Why are we being kept alive after our salvation? What is the essence

of stewardship? How is God's blessing dispersed? Does being generous generate abundant blessing? These questions and more will be answered along the way.

Purchased with His Own Blood

In our previous study, we noted that generosity is a by-product of gratitude. On the other hand, gratitude is the barometer of knowledge and experience. Knowledge emphasizes information; experience goes beyond knowledge. It stresses inner growth. King Solomon had both. His knowledge of God's kindness to his father, David, and God's grace upon his own life in promoting him to a position of prominence raised his level of gratitude. Similarly, the knowledge of our so great salvation and the realization of God's immense grace in our lives should ignite gratitude.

Christ's "own blood" was the price tag set by the Father to purchase us from the slave market of sin. At the right time, His Son stepped out of His glory. The Father God laid upon Him the penalty due to us. In His justice, He crushed Him as a substitute for our sins (Isa. 53:1-6, 10). The result was the matchless redemption solution. When we trust in Christ by faith alone, God washes, sanctifies, and justifies us in Him (1 Cor. 6:11). "Having been made holy" (Heb. 10:10 NIV), we became a temple and vessel for our Great God (1 Cor. 3:16).

The apostle Paul said, "Christ in you, the hope of glory" (Col. 1:27). Additionally, "The Spirit himself bears witness with our spirit that we are children of God" (Rom. 8:16 ESV). The knowledge of what it cost God to secure our salvation and the indescribable experience of His indwelling Spirit should spark

overflowing gratitude. Feast on the apostle Paul's abundant gratitude.

I thank Christ Jesus our Lord, who has given me strength, that he considered me trustworthy, appointing me to his service. Even though I was once a blasphemer and a persecutor and a violent man, I was shown mercy because I acted in ignorance and unbelief. The grace of our Lord was poured out on me abundantly, along with the faith and love that are in Christ Jesus. Here is a trustworthy saying that deserves full acceptance: Christ Jesus came into the world to save sinners—of whom I am the worst. But for that very reason I was shown mercy so that in me, the worst of sinners, Christ Jesus might display his immense patience as an example for those who would believe in him and receive eternal life. (1 Tim. 1:12–16 NIV)

Paul's realization of God's grace upon his life ignites a flame of praise "Now to the King eternal, immortal, invisible, the only God, be honor and glory for ever and ever. Amen" (v. 17).

Reason for Living

Believers are being kept alive after salvation for one reason: "*The praise of His glory*" (Eph. 1:12 emphasis added). Knowing this, the apostle Peter charges, "As each one has received a *special* gift, employ it in serving one another as good stewards of the manifold grace of God, so that in all things God may be glorified through Jesus Christ, to whom belongs the glory and dominion forever and ever. Amen" (1 Peter 4:10–11).

To know the truth is one thing; to live by it is another thing altogether. We are here on earth *for the praise of His glory*. That is the truth. The sum total of the apostle Paul's life was for God's praise, "For to me, living is Christ" (Phil. 1:21 HCSB). He dedicated everything he did in life after his salvation for the praise of His glory. He exhorted us to follow his steps: "Whatever you do, in word or deed, do everything in the name of the Lord Jesus" (Col. 3:17). In other words, do it for the praise of His glory. The answer as to why one is being kept alive after salvation is for the praise of His glory. This cannot be emphasized enough.

We are here on earth *for the praise of His glory*.

Here is the real question: Is our *word or deed* tailored for the praise of His glory? Is God's glory the umpire of our daily lives? When we make a living, what dominates our minds: self-promotion or God's glory? Is our business tailored for the family or God's glory? When God blesses us financially, do we ask Him for wisdom in disbursing His "silver and gold" (Hag. 2:8)? Do we know we are God's privileged stewards called to manage His assets?

The Essence of Stewardship

"The word 'steward' is literally one who governs a household."⁵⁷ Stewardship denotes "the responsibility of the proper use and disposition of something entrusted to one's care."⁵⁸ Think of it; we are stewards in God's household. What an honor and a privilege. Scripture is clear: "The earth is the Lord's, and everything in it" (1 Cor. 10:26 NIV). *Everything* includes, but is not limited to, "silver and gold" (Hag. 2:8). This implies that whatever is in our

possession is the Lord's. We are His money managers. He has entrusted us with the responsibility of managing, trading, and investing His assets. Mismanagement not only brings rebuke but also strips the believer of blessings today and in the eternal state. Christ used the parable of the talents to illustrate this phenomenal concept.

Parable of the Talents

You and I have been entrusted with God's talents—money, time, skills—according to our capacity. “To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability” (Matt. 25:15). The question is, what are we doing with what He has given us? Pause and reflect. The wealth in your hands is not yours; it is the Lord's. The money in my hand is not my own; it belongs to God. Someone may say, “I am totally broke.” No, you are not; you have been blessed “with every spiritual blessing” (Eph. 1:3). If we are faithful, He will keep supplying more to invest.

The words of Dr. J. Dwight Pentecost (a twenty-first-century scholar) come to mind. He made a startling statement that caught my attention in his book *Design for Discipleship*. He asked, “Can one be a thief and a disciple of Jesus Christ? Can one be an embezzler and a disciple of Jesus Christ at the same time?” He assumes everyone's answer to be no. That was my answer too. But the statement he made thereafter arrested my attention. “On the basis of your answer, I would say I am addressing men and women and young people who are not disciples of Jesus Christ.” What does Pentecost mean? He went on to say, “I accuse you of being an embezzler. A thief is a man who takes that which is not rightly his and uses it for his own ends. An embezzler is more despicable than

a thief in that the embezzler takes that which has been committed to his trust, over which he has supervision, and misappropriates it, misdirects it, and uses it for ends other than that for which it was entrusted to him. In the light of the teaching of the Word of God we stand guilty of embezzlement. We have taken that which God has entrusted to us and we have treated it as though it were our own rather than His. We have use it for our own ends, and Jesus Christ says such a man is not a disciple of His.”⁵⁹

Sobering words indeed. Let us pause and reflect.

The Reward of Generosity

“For even in Thessalonica you sent *a gift* more than once for my needs. Not that I seek the gift itself, but *I seek for the profit which increases to your account*” (Phil. 4:16–17 emphases added).

The phrase, “Give, and it will be given you” is biblical (Luke 6:38) but has often been abused or misapplied. Many ministers have made fortunes by invoking this phrase. By so doing, they propagate the falsehood of the prosperity gospel. We have said it before, but God is not in the business of bartering—schemes of, “Give me more and I will double it.” Rather He asked a daunting question: “Who has given to Me that I should repay him? Whatever is under the whole heaven is Mine” (Job 41:11). King David understood this truth, “For all things come from You, and from Your hand we have given You” (1 Chron. 29:14). David gave generously unto the Lord, not because God would give him something in return; he gave because the Lord had given him something with which to give. Therein is the epitome of grace.

Additionally the Lord warns us about giving to get rich, “A faithful man will abound with blessings, but whoever hastens to be rich

will not go unpunished” (Prov. 28:20 ESV). He also warns about easy money: “Wealth gained hastily will dwindle, but whoever gathers little by little will increase it” (Prov. 13:11 ESV).

God does not give you more simply because you gave more. He gives you more because you have a capacity for giving, you have the gift of generosity, or you have become generous as a result of your spiritual growth. The apostle Paul assures, “God is *able to make all grace abound to you*, so that always having all sufficiency in everything, you may have an abundance for every good deed” (2 Cor. 9:8 emphasis added). The emphasis is God’s abundant grace. Note: God’s blessing is not directly proportional to the amount given; instead it is directly related to the believer’s mental attitude as exemplified by the widow’s mite. The apostle John referred to this truth: “Beloved, I pray that in all respects you may prosper and be in good health, *just as your soul prospers*” (3 John 1:2 emphasis added).

What God will not do is this: He will not bless one more than one’s capacity. He will not give one more than one can handle (1 Cor. 10:13). Abundance has two results: it is a blessing for the growing or mature believer and a distraction for a believer without capacity. This explains King Solomon’s cry, “Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, ‘Who is the LORD?’” (Prov. 30:8–9 NIV).

Correlation between Generosity and Abundant Blessing

We have said that God rejects the idea that is popular today that giving will generate blessing. We have also introduced the biblical

idea that giving is a part of worship, celebrating what God has already generously given to us. God gives to us so that we might have an abundance to accomplish “every good deed” in His name. He gives us the supplies we need to be a good ambassadors for Christ. The apostle Paul said, “Now this *I say*, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully” (2 Cor. 9:6).

The key of sowing both sparingly and generously is one’s capacity. It is a matter of mental attitude. One who sows bountifully will reap bountifully, not to increase his personal riches but to supply him with blessings to assist people, ministries, or projects as God directs.

God entrusts a certain amount to you and watches how you handle it. It is a test. Will you go on a shopping spree and spend everything on yourself, or will you be prudent in the use of His money? Will you invest 2 percent in His work and 98 percent in yourself? Before you answer that question, answer this one: What would you do with an investor who invested 2 percent of your money in your account and 98 percent in his own portfolio? Self-centeredness automatically reduces one’s privilege of receiving an abundance of God’s seed for sowing. “He who sows sparingly will also reap sparingly.” But when a believer realizes he is on earth for the praise of His glory, when he understands he is a vessel in God’s hand and allows the Lord to use him as He pleases, God opens the gateway of His storeroom for an abundance of seeds. He supplies them, and He intends for us to use them.

God is *able to make all grace abound to you*, so that always having all sufficiency in everything, you may have an abundance for every good deed. Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing

and increase the harvest of your righteousness; you will be enriched in everything for all liberality, which through us is producing thanksgiving to God. (2 Cor. 9:8, 10–11 emphasis added).

Remember, we just keep our thoughts free from ulterior motives when we give. Our giving must always be in response to His enormous grace upon our lives. Generosity ignites praise. “For the ministry of this service is not only fully supplying the needs of the saints, but is also overflowing through many thanksgivings to God” (2 Cor. 9:12). Because your liberality has brought saints to worship God, He resupplies for more sowing. “He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness.” That is the truth of God’s Word.

Oh, how I pray that God’s truth will dawn upon many of us, awakening us to the truth of why we are kept behind *for the praise of His glory*. Whatever we do as stewards, we must never forget that the day of accountability is near. We must never lose sight that even today we could be transferred from this life into eternity future, “Behold, I am coming quickly, and My reward *is* with Me, to render to every man according to what he has done” (Rev. 22:12).



Coming Day of Accountability

So then each one of us will give an account of himself to God.

—Paul of Tarsus⁶⁰

My team and I went to Mexico last year for a crusade. One of the topics I spoke on was *time*. According to Solomon, “There is an appointed time for everything. And there is a time for every event under heaven—A time to give birth and a time to die” (Eccles. 3:1–2). Building on the subject in chapter 7, I noticed his sobering remark, “The day of one’s death is better than the day of one’s birth” (Eccles. 7:1). In jest I told the audience, “We need to reverse the custom of singing a happy birthday song on one’s day of birth. Since the day of one’s death is better than the day of one’s birth, one should sing instead, happy death-day to you ... happy death-day to _____, happy death-day to you.”

Solomon did not stop there; he went on to say, “It’s better to attend a funeral than to attend a banquet, for everyone dies eventually, and the living will take this to heart” (Eccles. 7:2 ISV). Who will

relay this truth to our present generation of party animals? See the contrast between a funeral home and a banquet hall? Jubilant emotion is an ever-present guest at a banquet, but somber thought presides at a funeral. There the deceased lies in a coffin, lifeless. His awareness has ceased. “If their children are honored, they [the dead] do not know it; if their offspring are brought low, they do not see it” (Job 14:21 NIV).

As one observes the deceased’s achievements on display, the truth of Scripture becomes real. “I have seen all the things that are done under the sun; all of them are meaningless, a chasing after the wind” (Eccles. 1:14 NIV). Scripture is magnified. “Everyone comes naked from their mother’s womb, and as everyone comes, so they depart. They take nothing from their toil that they can carry in their hands” (Eccles. 5:15 NIV).

What a beautiful summary lies in the phrase, “A chasing after the wind.” One realizes suddenly that all the hustling and bustling after the material things of this life was just that—chasing after the wind. The funeral guest reflects on his own life and “takes it to heart,” knowing that he too could be next in line to meet his Maker. This explains why it is better to attend a funeral than a banquet. The believer comes to terms that sooner or later he will stand face-to-face before God to give an account of what he has done with his own allotted talents. “For we must all appear before the judgment seat of Christ, so that each one may be recompensed for his deeds” (2 Cor. 5:10).

Let us reflect on how far the Lord has brought us in our work. In chapter 1, we examined the power of money. There we defined it and noted that it is a consuming fire. It burns anyone who bows at its altar. We also noted that no one can devote his time and effort to the pursuit of money and God at the same time. In the

following chapter, we looked at ministers and money. There we saw that ministers are an example for those within and without the church; consequently their attitude toward money speaks volumes. In chapter 3, we carefully examined the origin of the tithe. It was clear that it predated the Bible. In the following chapter, we studied the incorporation of the tithe into the Mosaic Law. We concluded that the tithe was a law in the time of Israel. More importantly, it was an inheritance of the Levites.

We dedicated chapter 5 for the overview of Malachi. It was a book of indictment against Israel for her spiritual relapse. In chapter 6 we undertook the task of examining the birth of the church. It brought the Law to an immediate halt, including the tithe. We observed that the apostles never taught or encouraged believers to tithe. In chapter 7 we examined the origin of the modern-day tithe. We saw that it was a secular practice in Eastern Europe, which later made its way into the church. How should we give in the church age was a discussion of chapter 8. We learned that giving is an integral part of worship—that we should never give under compulsion. Rather our giving should be done freely, as “one purposed in his heart.”

In chapter 9 we examined the subject of the believers’ responsibility to the church. There we learned that as God’s stewards He expects believers to take care of the needs of their local churches, ministers, poor, and needy. We saw how the early church voluntarily responded to such needs. More importantly, we learned that generosity is gratitude motivated by right priorities.

Chapter 10 and those that follow bring the church’s responsibility to missions into focus. In Chapter 11 we thoroughly examined Paul’s attitude toward money. In chapter 12 we dealt with the issue that God rewards good stewardship both in time and in the

eternal state. This brings us to the final reflection. We conclude our study in chapter 13, where we emphasize the judgment seat of Christ, the day of accountability.

The Inevitable Evaluation

Pending are two judgments: the judgment seat of Christ and the great white throne. The first is the evaluation of believers in Christ (Rom 14:12), and the second is restricted to unbelievers (Rev. 20:11-14). There the unbelievers will be cast into the lake of fire for their rejection of Christ as their Savior. The good news is that believers in Christ will not be present, and nor will they ever be subjected to a similar judgment. “Truly, truly, I say to you, he who hears My word, and believes ... has eternal life, and does not come into judgment” (John 5:24; see also Rom. 8:1). This is not a judgment per se. Rather it is a tribunal or an evaluation platform where Christ “will test the quality of each man’s work” (1 Cor. 3:13).

Judgment seat of Christ (Bema)	Great White Throne Judgment
believers in Christ	unbelievers
evaluated	judged
rewards or lack thereof	cast into the lake of fire

Make no mistake: you and I, and every other believer, will be evaluated. This is what the apostle Paul had in mind when he admonished the Corinthian Christians, “Run in such a way that you may win” (1 Cor. 9:24). He reminded these saints, saying, “For we must all appear before the judgment [bema] seat of Christ, so that each one may be recompensed for his deeds.” So whatever

we do, we must do with an eye toward the day of accountability. Considering this future outlook, the apostle Peter had a thought-provoking admonishment.

But the day of the Lord will come like a thief, in which the heavens will pass away with a roar and the elements will be destroyed with intense heat, and the earth and its works will be burned up. Since all these things are to be destroyed in this way, what sort of people ought you to be in holy conduct and godliness, looking for and hastening the coming of the day of God, because of which the heavens will be destroyed by burning, and the elements will melt with intense heat! But according to His promise we are looking for new heavens and a new earth, in which righteousness dwells. *Therefore, beloved, since you look for these things, be diligent to be found by Him in peace, spotless and blameless.* (2 Peter 3:10–14 emphasis added)

Consequently, whatever we do as God’s stewards, we must count on Jesus Christ making good on His Word, “Behold, I am coming quickly, and My reward *is* with Me, to render to every man according to what he has done” (Rev. 22:12). Scripture is firm: “Each one of us shall give account of himself to God [the Son]” (Rom. 14:12 RSV). We have said time and again that God purchased us *for the praise of His glory*. Having equipped us with “every spiritual blessing in the heavenly places in Christ” (Eph. 1:3), having given us the Great Commission, having charged us with responsibilities, God is now counting down for the day when every believer

will stand before His Son Jesus Christ and be evaluated and eternally rewarded (2 Cor. 5:10).

Loss of Reward

Have you ever considered what the eternal state will look like? Have you ever given serious thought to what it might entail to enter heaven empty-handed? Have you ever given consideration to what the Lord meant by, “I am coming quickly; hold fast what you have, so that no one will take your crown” (Rev. 3:11)? If not, you may want to pause and reflect on those three important questions; after all, eternity is everlasting. These thoughts consumed the great apostle, Paul: “I run in such a way, as not without aim; I box in such a way, as not beating the air; but I discipline my body and make it my slave, so that, after I have preached to others, I myself will not be disqualified” (1 Cor. 9:26–27).

The context for Paul’s reference to the word *disqualified* is a contest. It is not about disqualification from entrance into heaven. Running and winning a race and receiving a reward is the subject of the passage, not salvation. “Run in such a way that you may win” (1 Cor. 9:24). “If any man’s work which he has built on it remains, he will receive a *reward*. If any man’s work is burned up, *he will suffer loss*; but *he himself will be saved*, yet so as through fire” (1 Cor. 3:14–15, emphases added). Paul’s concern raises a red flag, for it indicates that it is possible to run the spiritual race and end up losers. What a scary thought.

The truth is that no one really has a picture of what the eternal state would look like. No one knows the implication of being there without a reward. But God the Holy Spirit has given us enough warning to be of great concern: “Watch yourselves, that you do not lose what we have accomplished, but that you may

receive a full reward” (2 John 1:8). While pondering this truth, consider the admonishing Word of the Spirit, “*He who has an ear, let him hear what the Spirit says to the churches. To him who overcomes, to him I will give some of the hidden manna, and I will give him a white stone, and a new name written on the stone which no one knows but he who receives it*” (Rev. 2:17, emphases added). The clock is ticking; let us get on with His program!

Well-Done Salutation

“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness’” (Matt. 25:23).

Those who are looking forward to their heavenly rewards are eager to hear this acknowledgment. Let me be personal: if you as a believer in Christ are not anticipating this solemn salutation from Our Lord, regrettably, your life on earth has no worth. Jesus Christ has mapped out His eternal plan. He is putting finishing touches to it; when He is finished, He will call us home.

For the Lord himself will come down from heaven, with a loud command, with the voice of the archangel and with the trumpet call of God, and the dead in Christ will rise first. After that, we who are still alive and are left will be caught up together with them in the clouds to meet the Lord in the air. And so we will be with the Lord forever. Therefore encourage one another with these words. (1 Thess. 4:16–18 NIV)

Therein is hope, the ushering of the saints out from this sin-shattered world. We must be ready as the apostle Peter admonishes us: “Be diligent to be found by Him in peace, spotless and blameless,” while the apostle John exhorts, “Now, little children, abide in Him, so that when He appears, we may have confidence and not shrink away from Him in shame at His coming” (1 John 2:28). The word *abide* constitutes fellowship with the Triune God; it involves walking in the light, living, and following in the footsteps of our Lord. It entails good stewardship. “As each one has received a *special* gift, employ it in serving one another as good stewards of the manifold grace of God” (1 Peter 4:10). We must follow the colors of the one who went before us.

For I am already being poured out as a drink offering, and the time of my departure has come. I have fought the good fight, I have finished the course, I have kept the faith; in the future there is laid up for me the crown of righteousness, which the Lord, the righteous Judge, will award to me on that day; and not only to me, but also to all who have loved His appearing. (2 Tim 4:6–8)

“Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness.”



It is my fervent prayer that God will help us to take our spiritual lives more seriously than ever. In Christ’s name. Amen.



Final Words for Reflection

Behold, I am coming quickly.

—Jesus of Nazareth⁶¹

Beloved of God, our journey through this book under the mentorship of the Holy Spirit is coming to its end. It is my prayer that it has accomplished much. Its truth may have shattered many within, fulfilling God's Word: "Is not My word like fire?" declares the LORD, "and like a hammer which shatters a rock?" (Jer. 23:29). If so, insight from His Word has also brought inner healing to many who have been bruised by falsehood, "for they [God's biblical truths] bring life to those who find them, and healing to their whole body" (Prov. 4:22 NLT). Indeed, truths brings both life and happiness to those who discover them. This explains Jeremiah's excitement: "Your words were found, and I ate them, and your words became to me a joy and the delight of my heart" (Jer. 15:16 ESV).

Concept of Metabolism

Eating embodies the whole concept of metabolism in which catabolism breaks particles down and anabolism builds them up. The statement, “Your words were found, and I ate them” can be understood through this phenomenon. The food of the Word is ingested and under the power of the Holy Spirit is broken down and digested. The process of spiritual metabolism is achieved in the soul. Falsehood is demolished through catabolism. Truth rebuilds the broken soul through anabolism. What an amazing concept. This is how words from Scripture are processed in the soul and result in enormous joy and delight to one’s heart.

Truth rebuilds the broken soul.

Truly, no happiness can equal the joy of knowing that one is living life according to God’s will, plan, and purpose. No joy can match the joy of anticipation of a victor’s crown, “fixing our eyes on Jesus, the author and perfecter of faith, who for the joy set before Him endured the cross, despising the shame, and has sat down at the right hand of the throne of God” (Heb. 12:2). Jesus Christ was focused. He had His eyes fixed on the crown of victory and of joy. He never allowed anything to come between Him and the anticipated crown of glory. It was also true of the great apostle Paul. With these two men, Paul and David, I endeavor to leave an imprint on our souls.

Recall of Paul’s Spiritual Life

Paul’s claim was apt: “I run in such a way, as not without aim; I box in such a way, as not beating the air; but I discipline my body

and make it my slave” (1 Cor. 9:26–27). He was careful with his spiritual life. Paul was careful to model his life after Christ’s. He “talked the talk and walked the walk,” as people like to say. To the Corinthians he said, “I follow the example of Christ” (1 Cor. 11:1 NIV). He said to the Thessalonians, “We were well-pleased to impart to you ... *our own lives*” (1 Thess. 2:8 emphasis added). To the Philippian church, he boldly stated, “The things you have learned and received and heard and *seen in me*, practice these things, and the God of peace will be with you” (Phil. 4:9 emphasis added). He guarded his life against pride, “by the grace of God I am what I am” (1 Cor. 15:10). Humility compelled him to credit his lifetime success on every level to God’s grace.

He was generous. My “hands ministered to my *own needs and to the men who were with me*. In everything I showed you that by working hard in this manner you must help the weak and remember the words of the Lord Jesus, that He Himself said, ‘It is more blessed to give than to receive’” (Acts 20:35 emphasis added). Imagine, the Ephesian church was not financially supportive of Paul. That did not matter to him. Rather than resorting to gimmicks and exploitation, he made and sold tents (Acts 18:3). He shared the income he made with his brothers in Christ, and hence he replicated Christ’s heartbeat of compassion.

We are not finished with Paul. He watched his life closely so that it was never a source for ridiculing the gospel. He said, “We would rather put up with anything than be an obstacle to the Good News about Christ” (1 Cor. 9:12). Contentment engulfed his life, protecting against greed. Money was never an issue in his life and ministry. He was content with nothing, with little, and with abundance. His testimony is on record for us to behold. “I have coveted no one’s silver or gold” (Acts 20:34). “It would be

better for me to die than have any man make my boast an empty one” (1 Cor. 9:15)

When he came to the end of his spiritual journey, his inner mind looked toward eternity, resulting in an outburst of joy. “I have fought the good fight, I have finished the course, I have kept the faith” (2 Tim 4:7).

David’s Cry for a New Spirit

The challenge to consistently make good decisions consistent with God’s plan is very real. David was a spiritual giant, yet he failed the Lord miserably. He committed adultery and murder (2 Sam. 11). When confronted, he replied, “I have sinned against the Lord” (2 Sam. 12:13). “For I know my transgressions, and my sin is ever before me. Against you, and you alone, have I sinned, and done what is evil in your sight” (Ps. 51:3–4 NRSV). In the same passage, he cried out, “Create in me a clean heart, O God, and put a new and right spirit within me” (v. 10). That was the plea of a brokenhearted king.

This study on giving is not meant to criticize but to reveal God’s truth. Its purpose is not to condemn but to challenge, calling us to the altar of grace as Nathan did with King David. God is still on the throne of mercy. His promise is good. “Let the wicked forsake their way, and the unrighteous their thoughts; let them return to the LORD, that he may have mercy on them, and to our God, for he will freely pardon” (Isa. 55:7 NIV).

As we come to the end of this work, let us pause and look inward. If any sin is detected, confess it: “He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness” (1 John 1:9). The work of spiritual restoration begins when one

agrees with God that one's sinful act is wrong. This must be done in God's way. "He who conceals his transgressions will not prosper, But he who confesses and forsakes *them* will find compassion" (Prov. 28:13). Thus fellowship with God is restored and His prosperity enjoyed.

Let me end with a testimony. Years ago, I met a pastor in one of our overseas meetings. He had traveled extensively worldwide, exploiting people in the name of God. He had never heard of me, let alone read any of my publications. He accepted an invitation from his friend to attend our program. There, at the event, the truth hit him hard, and his way of life was immediately, forever changed. He examined his dubious ministry in the light of the truth of God's Word, and once he understood the biblical view, his consuming desire for money instantly ceased.

Frankly, I have never witnessed anything so dramatic in the spiritual arena. He gave up his ministry of exploitation instantly. Even more striking was his humility. He came to me and said, "Reverend, would you mind if I take you to all the places I have been to so that we can undo my falsehood?" I am confident that if God could change him, God can change anyone else no matter how miserably the individual has failed.

That is not all! Having learned the truth about grace, one Sunday morning he introduced the teaching on grace to his church. He explained the truth regarding the tithe to his congregation. Because he was a man of action, he told them that there would be no more tithes collected in the church; everyone must give as he proposed in his heart. His testimony was sobering. He reported that the church collected more money that Sunday than any other Sunday. Do you wonder why? The answer is simple: truth liberates. It feeds gratitude, the vehicle of generosity.

The idea of the people of God turning a place of worship into a business center is not new; it is an age-old problem. It plagued man's relationship with God even before the church came into existence. The living Savior was right in their midst, yet they could not even see Him, for they were too preoccupied with their money. The Creator of the universe walked among them but went unnoticed until He turned over the tables of money (Matt. 21:13). Let us not wait this long for Him to gain our undivided attention.

Before you put this book in a shelf or pass it on to some else, pause and consider: Is your focus on eternity and your eternal reward?



Join me as we petition heaven that our Father God would in His infinite wisdom cause this book to reach as many Christians as possible, that He would use its content to change and impact lives for His praise and glory. This we ask in the name of His Beloved Son, Jesus Christ. Amen.

Now to Him who is able to do far more abundantly beyond all that we ask or think, according to the power that works within us to Him *be* the glory in the church and in Christ Jesus to all generations forever and ever. Amen. (Eph. 3:20–21)

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End Notes

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