

*For where your treasure is...*



*there your heart will be also.  
a guide to questions about financial stewardship*

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From the monumental to the everyday, almost every decision we make has an impact on our finances. These vary from the kind of car we buy to the school we may choose to go to after high school. We ask ourselves regularly, how much money should I save or should I buy this or that.

If you think that your finances have nothing to do with your spiritual life, then you are likely thinking wrong? The bible tells us the Lord is sovereign over the earth and everything is His. With God being the owner, what does that make us, the stewards of what He owns? We are given the responsibility to make the most of our time, talents and treasure for His glory. With that in mind we need to realize that financial decisions are spiritual decisions. The question we need to ask ourselves is "How can I serve the Lord with what He has entrusted to me?"

Do you struggle to handle your money wisely as most of us do? Cornerstone Church's Trustee and Finance Ministry Team want to be able to help teach, assist, and encourage the congregation to become better financial stewards. This booklet comes to us from another church (Park Street Church, Boston) who wrestled with these same questions. They have given us permission to use this booklet for our church to try and work through these very important principles of stewardship. With this booklet our Trustee and Finance ministry team hope to open a dialogue about your frequently asked questions with respects to, "For where your treasure is...there your heart will be also." If you have future questions you can contact the Trustee and Finance Ministry Team.

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In His faithful service  
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## 1. *What does faith have to do with finances?*

*All through Scripture there is an intimate correlation between the development of a person's character and how he handles money. It is regarded as an index to a person's true character.*  
Howard Dayton

**Jesus made many references to our relationship with money and possessions.**

“15% of everything Christ said relates to this topic —more than His teachings on heaven and hell combined. Why did Jesus put such an emphasis on money and possessions? Because there's a fundamental connection between our spiritual lives and how we think about and handle money. We may try to divorce our faith and our finances, but God sees them as inseparable” (Alcorn).

**Faith and finances are inseparable.** “In Luke 3, John the Baptist is preaching to crowds of people who have gathered to hear him and be baptized. Three different groups ask him what they should do to bear the fruit of repentance. John give three answers: everyone should share clothes and food with the poor (v.11); tax collectors shouldn't pocket extra money (v.13); soldiers should be content with their wages and not extort money (v.14).

Each answer relates to money and possessions. But no one asked John about that! They asked what they should do to demonstrate the fruit of spiritual transformation...[Money is] of such high priority to God that John the Baptist couldn't talk about spirituality without talking about how to handle money and possessions” (Alcorn).

*Stewardship is what one does after he says 'I believe.'*  
W.H. Greever

**How we handle our finances is important to God.** As we become faithful stewards, we are invited into more intimate fellowship with God. Matthew 25:21, “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!’”

**Money and possessions compete for Lordship in our life.** If we are not interested in serving the lord with His money, our relationship with Him is at risk. Matthew 6:24, “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money.”

## 2. *Who is the owner of time, talent and treasure?*

**The Lord is sovereign over the earth and everything in it. Everything is His.** God has never transferred ownership of His creation to us. Psalm 24:1, “The earth is the Lord's, and everything in it, the world, and all who live in it.”

**God has given us the ability to produce wealth.** Deuteronomy 8:17-18, “You may say to yourself, ‘My power and the strength of my hands have produced this wealth for me.’ But remember the Lord your God, for it is he who gives you the ability to produce wealth.”

*There is no portion of our time that is our time, and the rest God's; there is no portion of money that is our money, and the rest God's money. It is all His; He made it all, gives it all, and He has simply trusted it to us for His service.*  
Adolphe Monod

**We are not our own.** 1 Corinthians 6:19-20, “Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honour God with your body.”

## 3. *What is our role with time, talent and treasure?*

*Use everything as if it belongs to God. It does. You are His steward.*  
Anonymous

**We are stewards, entrusted with the responsibility to manage time, talent and treasure for His glory.** Luke 16:10-12, “Whoever can be trusted with very little can also be trusted with much, and however is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?”

## 4. *What are our responsibilities as stewards?*

**Obey the greatest commandment.** Mark 12:30, “Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength’. The second is this, ‘Love your neighbour as yourself.’ There is no commandment greater than these.”

*Let temporal things serve your use, but the eternal be the object of your desire.*  
Thomas à Kempis

**Fulfill the Great Commission.** Matthew 28:19-20, “Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you.”

**Govern the earth.** Genesis 1:28, “God blessed them and said to them, ‘Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves over the ground.’”

**Be faithful and trustworthy in managing these responsibilities, which have been given to us in accordance with our abilities.** 1 Corinthians 4:2, “How it is required that those who have been given a trust must prove faithful.” Matthew 24:14-15, “Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability.”

### *5. Will we be held accountable for our responsibilities?*

*Live each day as though it were your last  
and someday you'll be right.  
Anonymous*

**All Christians will give an account of their life on Judgment Day.** 1 Corinthians 3:13-15, “His work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each man’s work. If what he has built survives, he will receive his reward. If it is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames.”

### *6. What motivates and frees us to fulfill our responsibilities as stewards?*

**A thankful and grateful heart.** God has generously and freely given us true life through His Son. John 3:16, “For God so loved the world that He gave His one and only Son, that whoever believes in Him shall not perish but have eternal life.”

**God promises to provide for what we need.** Matthew 6:31-34, “So do not worry, saying, ‘what shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first His kingdom and His righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.”

**Even though our situation may be difficult, God promises to design circumstances for our ultimate good, which helps transform us into stronger Christians.** Romans 8:28, “And we know that in all things God works for the good of those who love Him, who have been called according to His purpose.”

### *7. What are the characteristics of a good steward?*

Studies God’s word on stewardship.

Faithfully strives to:

- ⇒ Establish and live on a budget
- ⇒ Eliminate and not incur consumer debt
- ⇒ Give cheerfully, regularly and proportionally
- ⇒ Set and achieve savings goals
- ⇒ Live a moderate lifestyle
- ⇒ Become free from worldly bondage

*I value all things only by  
the price they shall gain  
in eternity.  
John Wesley*

### *8. What are the characteristics of a church of good stewards?*

- \* Strengthened relationships with the Lord and each other.
- \* Increased understanding and ability to meet each other’s needs.
- \* Abundant resources to meet the needs of current ministries.
- \* An ever-expanding witness for Christ around the world.

## 9. Practical guidance from the Bible on the 5 ways money can be spent: taxes, savings, lifestyle, debt and giving.

### a. Taxes

**We are called to pay taxes in accordance with the authorities that God has placed over us.** We should not pay any more or less than required. Matthew 22:22, “Then he said to them, ‘Give to Caesar what is Caesar’s, and to God what is God’s.’ When they heard this, they were amazed. So they left Him and went away.”

*Financial maturity is giving up today’s desires for tomorrow’s benefit.*  
Ron Blue

### b. Savings

We are encouraged to:

- **Delay gratification.** Proverbs 21:20, “in the house of the wise are stores of choice food and oil, but a foolish man devours all he has.”
- **Plan ahead.** Proverbs 30:24-25, “Four things on earth are small, yet they are extremely wise: ants are creatures of little strength, yet they store up their food in the summer...”
- **Avoid a get rich quick mentality and save consistently over time.** Proverbs 13:11, “Dishonest money dwindles away, but he who gathers money little by little makes it grow.”

What are acceptable savings goals?

- **To provide for our families.** 1 Timothy 5:8, “If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.”
- **To provide for the needs of others.** 2 Corinthians 8:14-15, “At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: ‘He who gathered much did not have too much, and he who gathered little did not have too little.’”
- **To have the financial freedom to increase our service to the Lord.**

c. **Lifestyle** We live in one of the wealthiest nations in all of history. Why has the Lord entrusted us with so much?

**God has blessed our nation and many individuals with much more than we will ever need.** We were not made rich so that we could increase our standard of living. It is so that we can be generous on every occasion in Christ’s name. 2 Corinthians 9:11, “You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.”

*If you are wealthy, the Lord is not angry or surprised; rather He intentionally entrusted it you for a purpose.*  
Howard Dayton

**We have a unique role in history which includes stewarding our resources.** If we are not faithful stewards, our responsibilities may be passed on to those more faithful. Matthew 25:28-29, “Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him.”

*How do I choose a lifestyle that is pleasing to the Lord?*

**Seek the Lord’s wisdom for your lifestyle — no one lifestyle is right for everyone.** Proverbs 30:8-9, “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?’ Or I may become poor and steal, and so dishonour the name of my God.”

*God will not merely judge us on the basis of what we gave but also on the basis of what we did with what we kept for ourselves.*  
Erwin W. Lutzer

**It is a community affair. Seek accountability from your Christian family.**

Proverbs 15:22, “Plans fail for lack of counsel, but with many advisers they succeed.”

*We make a living by what we get, but we make a life by what we give.*  
Winston Churchill

**Ask God to free you from the love of money and its unfilled promises.** Ecclesiastes 5:10, “Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.”

**Fulfill the intent for your riches — giving is the Lord’s antidote to materialism and “affluenza.”** 1 Timothy 6:17-19, “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”

**d. Debts**

**What is debt?** Debt is money owed to anyone for anything.

*The average person in our country is three weeks away from bankruptcy. He has little or no money saved, regular fixed obligations to support a relatively high lifestyle, significant monthly credit obligations and total dependence on next week’s paycheck to keep the budget afloat.*  
*Howard Dayton*

**What are the different kinds of debt?** Credit cards, consumer (financing for cars, furniture or depreciable items), mortgage, school, investment and business. Loans secured with assets such as homes or businesses are less risky if the asset can be sold top ay the loan, however there is no guarantee.

**Is it wrong to borrow money?** Scripture does not prohibit borrowing. However, borrowing is discouraged for the following reasons: **We voluntarily become servants.** Proverbs 22:7, “The rich rule over the poor, and the borrower is servant to the lender.”

**Indebtedness was a curse for disobedience.** Deuteronomy 28:43-45, “The alien who lives among you will rise above you higher and higher, but you will sink lower and lower. He will end to you, but you will not lend to him. He will

be the head, but you will be the tail. All these curses will come upon you. They will pursue you and overtake you until you are destroyed, because you did not obey the Lord your God and observe the commands and decrees he gave you.” **Being able to lend was a blessing of obedience.** Deuteronomy 15:6, “For the Lord your God will bless you as He has promised, and you will lend to many nations but will borrow from none. You will rule over many nations but none will rule over you.”

**It is wrong to borrow if there is no intention to repay or if there is not a reasonable repayment plan.** Psalm 37:21, “The wicked borrow and do not repay, but the righteous give generously.”

**What if I cannot make ends meet?** We encourage you to seek help from your Christian family before you turn to creditors. It is the church’s responsibility to ensure that there are no unmet needs amongst us. At Cornerstone Church, there is a benevolence fund for those in our congregation experiencing financial crisis or emergency need. For help, you can approach your small group leader, deacon or minister. Acts 2:44-45, “All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need.”

**What are the spiritual dangers of debt?**

**Borrowing money presumes that we will have the means to repay in the future.**

James 4:14-17, “Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, ‘If it is the Lord’s will, we will live and do this or that.’ As it is, you boast and brag. All such boasting is evil. Anyone, then, who knows the good he ought to do and doesn’t do it, sins.”

**Borrowing money may deny an opportunity for God to provide what He knows we need.** Isaiah 55:8, “‘For my thoughts are not your thoughts, neither are your ways my ways,’ declares the Lord.”

**Borrowing money could be a symptom of a spiritual problem.** Luke 12:15, “Then he said to them, ‘Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.’”

*Debt is never the real problem. It is only symptomatic of the real problem: greed, self-indulgence, impatience, fear, poor self-image, lack of self-discipline.*  
*Ron Blue*

**Questions to ask before borrowing money:**

- ⇒ Is it good and right to borrow this money?
- ⇒ Have I sought the Lord through prayer, scripture and the counsel of other Christians?
- ⇒ Am I in agreement with my spouse?
- ⇒ Am I denying God an opportunity to provide?
- ⇒ Is borrowing money the only way to achieve this goal?
- ⇒ Is there anything dishonest about my plans?
- ⇒ Does this purchase make economic sense?
  - Is there is reasonable repayment plan that does not presume on the future?
  - Will the asset I am buying certainly appreciate?
  - Will the monthly payment put an undue strain on my budget?
  - Am I choosing a career that can sustain school loans?
  - Is my home down payment large enough to offset a loss in value?

*Getting in debt is as easy as getting down an ice-covered mountain. Getting out of debt is just as difficult as climbing back up that same mountain.*  
Ron Blue

*10. Why does the Lord instruct us to make tithes and freewill offerings?*

**So we learn to fear Him.** Deuteronomy 14:22-23, “Be sure to set aside a tenth of all that your fields produce each year. Eat the tithe of your grain, new wine and oil, and the firstborn of your herds and flocks in the presence of the Lord your God at the place He will choose as a dwelling for His Name, so that you may learn to revere the Lord your God always.”

**So we learn to trust Him.** Malachi 3:9-10, “‘Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,’ says the Lord Almighty, ‘and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.’”

*Giving is not God’s way of raising money; it is God’s way of raising people into the likeness of His Son.*  
Anonymous

**So we recognize and give testimony to His ownership.** 1 Chronicles 29:14,16, “But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from You, and we have given You only what comes from Your hand. O Lord our God, as for all this abundance that we have provided for building You a temple for Your Holy Name, it comes from Your hand, and all of it belongs to You.”

**To remind us that heaven, not earth, is our home.** We can either invest in what will last or in what will be destroyed. Matthew 6:19-20, “Do not store up for yourselves treasure on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

**To develop our Christ-Like character.** 2 Corinthians 8:7,9, “But just as you excel in everything — in faith, speech, in knowledge, in complete earnestness and in your love for us — see that you also excel in this grace of giving. I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, so that you through His poverty might become rich.”

**To care for one another and give testimony to our faith.** 1 John 3:17, “If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?”

## 11. *What should be our motivation for giving?*

### **A thankful and grateful heart.**

*God has generously and freely given us true life through His Son* John 3:16, “For God so loved the world that He gave His one only Son, that whoever believes in Him shall not perish but have eternal life.”

*Jesus was obedient to the point of poverty, death and separation from the Father.* 2 Philipians 2:7-8, “But made Himself nothing, taking the very nature of a servant, being made in human likeness. And being found in appearance as a man, he humbled himself and became obedient to death — even death on a cross!”

**It is a privilege and honor!** 2 Corinthians 8:3-5, “For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints.”

*God has given us two hands - one to receive with and the other to give with. We are not cisterns made for hoardings; we are channels made for sharing. If we fail to fulfill this divine duty and privilege, we have missed the meaning of Christianity.*  
*Billy Graham*

**To encourage, build up and strengthen the Christian body throughout the world.** 2 Corinthians 8:14-15, “At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: ‘He who gathered much did not have too much, and he who gathered little did not have too little.’”

**So that nonbelievers may praise our Father in heaven.** 2 Corinthians 9:12-13, “This service that you perform is not only supplying the needs of God’s people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else.” Acts 2:43-47, “Everyone was filled with awe, and many wonders and miraculous signs were done by the apostles. All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need. They broke bread in their homes and ate together with glad and sincere hearts, praising God and enjoying the favour of all the people. And the Lord added to their number daily those who were being saved.”

**In obedience to God’s instruction.** Deuteronomy 15:11, “There will always be poor people in the land. Therefore I command you to be openhanded toward your brothers and toward the poor and needy in your land.”

## 12. *What is God most concerned about when it comes to giving?*

*The world asks, ‘How much does he give?’ Christ asks, ‘Why does he give?’*  
*John Raleigh Mott*

**We are motivated by love.** Mark 12:33, “To love him with all your heart, with all your understanding and with all your strength, and to love your neighbours as yourself is more important than all burnt offerings and sacrifices.”

**We give our hearts first to the lord in personal worship.** 2 Corinthians 8:3-5, “For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God’s will.”

**We give as an act of community worship and celebration.** Deuteronomy 12:7, “There, in the presence of the Lord your God, you and your families shall eat and shall rejoice in everything you have put your hand to, because the Lord your God has blessed you.”

**We give generously, decisively and cheerfully.** 2 Corinthians 9:6-7, “Remember this, whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”

*The only safe rule is to give more than we can spare. Our charities should pinch and hamper us. If we live at the same level of affluence as other people who have our level of income, we are probably giving away too little.*  
*C.S. Lewis*

**We give the Lord the first option.** Proverbs 3:9, “Honour the Lord from your wealth and from the first of all your produce.”

**We give regularly and proportionally to our income.** 1 Corinthians 16:2, “On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.”

### *13. What are some benefits of giving?*

**We serve the Lord Himself.** Matthew 25:40, “The King will reply, ‘I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for Me.’”

**Our relationship with God will grow.** Jeremiah 22:16, “‘He defended the cause of the poor and needy, and so all went well. Is that not what it means to know me?’ declares the Lord.”

*When we share with the needy we are actually sharing with Jesus Himself.  
Howard Dayton*

**God will meet our needs, strengthen us and guide us.** Isaiah 58:10-11, “If you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday. The Lord will guide you always; He will satisfy your needs in a sun-scorched land and will strengthen your frame. You will be like a well-watered garden, like a spring whose waters never fail.”

*He is no fool who gives up what he cannot keep in order to gain what he cannot lose.  
Jim Elliot*

**God will bless the work of our hearts and hands.** It is impossible to out-give the lord. Deuteronomy 15:4, 10-11, “However, there should be no poor among you, for in the land the Lord your God is giving you to possess as your inheritance, He will richly bless you...Give generously to Him and do so without a grudging heart; then because of this the Lord your God will bless you in all your work and in everything you put your hand to.”

**Our investment in the Kingdom will be multiplied.** Mark 4:20, “Others, like seed sown on good soil, hear the world, accept it, and produce a crop — thirty, sixty or even a hundred times what was sown.”

**Treasures will be laid up for us in heaven.** Luke 12:32-33, “Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys.”

### *14. How much should I give?*

a. **Are there any limits?**

**There are no limits on our generosity.** Paul tells us to only give away what is ours to give and to continue providing for the needs of our families. 2 Corinthians 8:12, “For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.” 1 Timothy 5:8, “If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.”

*Whoever is capable of giving is rich.  
Erich Fromm*

**The Lord encourages us to give proportionally to how we have been blessed.** Deuteronomy 16:16-17, “Three times a year all your men must appear before the Lord your God at the place He will choose: at the Feast of Unleavened Bread, the Feast of Weeks and the Feast of Tabernacles. No man should appear before the Lord empty-handed: each of you must bring a gift in proportion to the way the Lord your God has blessed you.”

**We may be prompted by the Holy Spirit to give sacrificially.** Luke 21:1-4, “As He looked up, Jesus saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins. ‘I tell you the truth’, He said, ‘this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on.’”

*Giving is the secret of a healthy life. Not necessarily money, but whatever a man has of encouragement and sympathy and understanding.*

*John D. Rockefeller, Jr.*

**God would not prompt us to give until we were made poor unless it was in our best interest.** Mark 10:21-22, “Jesus looked at him and loved him. ‘One thing you lack,’ He said. ‘Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.’ At this the man’s face fell. He went away sad, because he had great wealth.”

**b. The model of tithing** (see Question 21, and 22b for distribution and calculation of the tithe)

**Old Testament:** Before the law was given, Abraham and Jacob both gave tithes to the Lord. Theirs was an act rich in symbolism. At that time, the tithe was the secular king’s standard tribute. Whoever you gave your tithe to was lord of your life. Throughout the Old Testament, the Lord instructed His chosen people to set aside a tithe as holy unto Him. This was a strong testimony of His lordship to unbelieving nations. Tithing was an act of congregational worship and just the beginning of giving. Throughout the year, freewill offerings were taken, primarily for the construction and maintenance of the temple. On several occasions, more was collected than was needed (Exodus 36:5-7).

**New Testament:** Jesus is most concerned with a sincere heart motivated by love (see Questions 12). Jesus

*All you are unable to give possesses you.*  
*André Gide*

does endorse tithing, but does not set it aside as law. Matthew 23:23, “Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices — mint, dill, and cumin. But you have neglected the more important matters of the law — justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.”

**c. Is tithing optional?** There are no biblical examples of anyone giving less than 10%, and there are many examples of people giving much more. Throughout the centuries, believers have experienced the joy of giving. God does not need our money to build His kingdom. He entrusts us with earthly wealth and provides us with the model of tithing to develop our character in His image, to teach us how to trust Him, fear Him and show our love for Him. Once we experience the joy of giving, we know our relationship is growing. Instead of using worldly wealth to increase our standard of living, we can bring glory to His name. The committee encourages you to make a prayerful decision about how much to give, be consistent in it and do not become burdened by legalism. 2 Corinthians 9:7, “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”

## *15. What are some roadblocks to giving?*

- ⇒ Living for the here and now.
- ⇒ Living in fear that the Lord will not fulfill His promises to provide what we need.
- ⇒ Living in ignorance of God’s Word.
- ⇒ Letting our wants and desires take higher priority than honouring the Lord.

*The Bible never condemns money itself, only the misuse of or the wrong attitude toward it.*  
*Howard Dayton*

## 16. What are improper motivations for giving?

**Pride.** In Matthew 6:1-4 Jesus says, “Be careful not to do your ‘acts of righteousness’ before men, to be seen by them. If you do, you will have no reward from your Father in heaven. So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honoured by men. I tell you the truth, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.”

**Giving so that we may receive.** Simon, a magician, tried to buy the gift of the Holy Spirit. Acts 8:18-21, “When Simon saw that the Spirit was given at the laying on of the apostles’ hands, he offered them money and said, ‘Give me also this ability so that everyone on whom I lay my hands may receive the Holy Spirit.’ Peter answered, ‘May your money perish with you, because you thought you could buy the gift of God with money! You have no part or share in this ministry, because your heart is not right before God.’”

## 17. Are there any repercussions from not giving?

**Our Christ-like character remains underdeveloped.** 2 Corinthians 8:7-9, “But just as you excel in everything — in faith, in speech, in knowledge, in complete earnestness and in your love for us — see that you also excel in this grace of giving. I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, so that through His poverty might become rich.”

*Unless you and I commit ourselves to concrete plans for increasing our giving, I'm afraid God will come one day and find that we have all died from suffocating luxury.  
Eva Den Hartog*

**We miss out on demonstrations of God’s faithfulness.** Malachi 3:9-10, “‘Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,’ says the Lord Almighty, ‘and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.’”

**We live as if earth, not heaven, is our home.** We are saved, but we may shortchange our impact for the Kingdom. 1 Corinthians 3:12-15, “If any man builds on this foundation using gold, silver, costly stones, wood, hay or straw, his work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire and the fire will test the quality of each man’s work. If what he has built survives, he will receive his reward. If it is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames.”

**God may not trust us with heavenly riches.** Luke 16:11, “So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”

**Our prayers may go unanswered.** Proverbs 21:13, “If a man shuts his ears to the cry of the poor, he too will cry out and not be answered.”

## 18. Is it ever helpful to speak publicly about our giving?

**We may make this information available to our church or ministries** so that they can plan their annual budget or access gifts given (i.e. applying for grants from relevant charitable foundations.).

**We may have an opportunity to encourage our brothers and sisters in their giving.** David made a public example of himself in providing all of his resources to build the Lord’s temple. He challenged the leaders to be generous and wholehearted. 1 Chronicles 29:9, “The people rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to the Lord. David the king also rejoiced greatly.”

## 19. What if my spouse and I do not agree on giving goals.

**Don’t let giving be a stumbling block between you and your spouse.** There should be agreement on whatever gifts are made, even if they are not as much as you would like. God is most concerned with a sincere heart motivated by love, rather than with the actual amount of a gift. Let your life continue to be an example of holy reverence and overflowing joy from Christ’s love (1 Peter 3:1-7). One suggestion is to agree with your spouse to make smaller gifts based on your family’s economic forecast, reevaluating the amount at the end of each year.

*Have you ever stopped to think that Christ never gave anyone money? The riches of the world were His for the taking and His to give away, yet when the poor and the hungry came to Him, He didn't give them money and He rarely gave them food; He gave them love and service and the greatest gift of all - Himself.  
Anonymous*

## 20. Should I wait until my investments have grown to give gifts?

There are three kinds of giving: grudge giving, duty giving, and thanksgiving. Grudge giving says, 'I hate to,' duty giving says, 'I ought to,' thanksgiving says, 'I want to.' The first comes from constraint, the second from a sense of obligation, the third from a full heart. Nothing much is conveyed in grudge giving since 'the gift without the giver is bear.' Something more happens in duty giving, but there is not song in it. Thanksgiving is an open gate into the love of God.  
Robert N. Rodenmayer

Many make the argument that they are investing their tithes and offerings, so that they can give more in the future. The Trustee and Finance Committee would advise against this for the following reasons:

**There is no better investment than in the kingdom to come!** God can bless your investment in ways that are beyond your imagination. He is a much better "investment manager" than anyone you can hire. Mark 4:20, "Others, like seed sown on good soil, hear the word, accept, it, and produce a crop — thrifty, sixty or even a hundred times what was sown."

**You are taking the following risks:**

*You are presuming that your investments will grow in the future.* James 4:14-17, "Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, 'If it is the Lord's will, we will live and do this or that.' As it is, you boast and brag. All such boasting is evil."

Anyone, then, who knows the good he ought to do and doesn't do it, sins."

*Your heart's desire to give may be affected by covetousness.* Luke 12:15, "Then he said to them, 'Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions.'"

*Your life might be required of you.* Waiting to give all your money to a Christian ministry in your will is not an act of faith that God can bless. The Committee encourages you to give regularly and proportionally from your income and to make plans for you estate. Luke 12:20, "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'"

## 21. Where should our gifts go?

Guidance from the Old Testament:

- a. **Where did the tithe go?** See graph.
- b. **Why were freewill offerings taken?**
- c. *Offerings above and beyond the tithe were taken primarily for the construction, furnishing, repair and maintenance of the temple.* The Israelites gave willingly, as prompted by the Holy Spirit. Exodus 35:5,21, "Moses said to the whole Israelite community, 'This is what the Lord has commanded: From what you have, take an offering for the Lord.'...And everyone who was willing and whose heart moved him came and brought an offering to the Lord for the work on the Tent of Meeting, for all its service, and for the sacred garments."

Ever year, the Israelites journeyed to the temple and ate of the tithe in the Lord's presence in a joyous celebration (Deuteronomy 14:22-28). The remainder of the tithe was utilities as follows:

Two-thirds was used to feed and provide for the tribe of Levi, as they had no inheritance (Numbers 18:24-29). Today this is our ministers, church staff and missionaries.

One-third was used to feed and provide for the Hebrew widows, orphans and Gentile poor living within the Hebrew city (Deuteronomy 14:28-29). Today, this is our widows, orphans and the unsaved poor in our community.

Guidance from the New Testament:

**Paul admonishes us to support our local church.** 1 Timothy 5:17-18, "The elders who direct the affairs of the church well are worthy of double honour, especially those whose work is preaching and teaching. For the Scripture says, 'Do not muzzle the ox while it is treading out the grain,' and 'The worker deserves his wages.'"

**There is nothing in the New Testament indicating that all of our gifts must go to the local church.** In the Old Testament, tithes were used for the ministers, church staff, missionaries, widows, orphans and the unsaved poor in the community. A portion of our gifts could be given to Christian ministries that meet these needs, especially if our local church does not.

**There should be no unmet needs within the church.** Acts 2:44-45, "All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need."

## 22. Other questions about tithes and offerings:

*For God loves a  
cheerful giver.  
Paul*

a. **When should the tithe be calculated?** Historically, the tithe was calculated at the end of the harvest (Deuteronomy 14:22). Paul encourages us to set aside the money as it is earned. 1 Corinthians 16:2, “On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.”

b. **How is the tithe calculated?** There is a continuing debate about whether the tithe is calculated before or after taxes. Make a prayerful decision, be consistent in it and do not become burdened by legalism.

*Arguments to support a post-tax tithe:* We cannot give away what is not ours to give. Taxes are not ours to give away, because we cannot make an alternate decision on how to spend this money. 2 Corinthians 8:12, “For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.” God commanded the Israelites to leave edges of their fields for the poor. As the edges were never theirs, they did not include it in their tithe. The edges of the fields, like modern day taxes, were utilized to redistribute wealth. Leviticus 23:22, “When you reap the harvest of your land, do not reap to the very edges of your field or gather the gleanings of your harvest. Leave them for the poor and the alien. I am the Lord your God.”

*Arguments to support a pre-tax tithe:* Although we do not have control over the money required of us in taxes, we do benefit from it. Those benefits can be considered part of our blessings. Deuteronomy 16:17, “Each of you must bring a gift in proportion to the way the Lord your God has blessed you.”

c. **Should one tithe on business income?** When the law of tithing was given, there was less separation between business and personal income. Today, it is appropriate to tithe on business income. Some business owners give the Lord an ownership interest in their business and give gifts as their business prospers. “Many times business profits are tied up in non-cash assets, such as buildings, equipment, stocks or product. A business should not give from the portion that belongs to any creditors or any employees. Business tithes should be given from business profit after overhead expenses, employees’ salaries and creditors have been paid” (Larry Burkett).

d. **Should one tithe while in debt?** If you have borrowed money out of God’s will (see Question 9d for questions to ask before borrowing money), know that we have a merciful high priest in Jesus, who sympathizes with us in our weakness (Hebrews 4:15) and who is ready to hear our confession and forgive (1 John 1:9). In this case, the Trustee and Finance Committee advises you to discontinue tithing until you are debt-free. This recommendation is based on the following:

- *Our future earnings have already been committed to various lenders and cannot be given away.* 2 Corinthians 8:12, “For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.”

*He gives nothing but worthless gold  
who gives from a sense of duty.  
James Russell Lowell*

- *By not repaying at the earliest opportunity, we are continuing to presume on the future.* Proverbs 3:27-28, “Do not withhold good from those who deserve it, when it is in your power to act. Do not say to your neighbour, ‘Come back later; I’ll give it tomorrow,’ when you now have it with you.”

- *Tithing is no less or more spiritual than debt repayment.* 1 Samuel 15:22, “Does the Lord delight in burnt offerings and sacrifices as much as in obeying the voice of the Lord? To obey is better than sacrifice, and to heed is better than the fat of rams.”
- *God is concerned with our heart’s desire to commit to Him first, rather than with the actual amount of our gift.* Consider continuing to make consistent smaller gifts as a reminder of your commitment to God. 2 Corinthians 9:7, “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”
- *If we make the prayerful decision to reduce our giving in order to pay off debts, we should take a close look at our lifestyle to ensure that we are not robbing God for ourselves.* Malachi 3:8-9, “‘Will a man rob God? Yet you rob me.’ But you ask, ‘How do we rob you?’ ‘In the tithes and offerings. You are under a curse - the whole nation of you - because you are robbing me.’”
- *The Lord will honour our desire to repay our debts.* In 2 Kings 4:1-7, the Lord supernaturally provided oil for a widow to repay her debts.

e. **Should one tithe on gifts or inheritances?** The tithe is calculated on current earnings (Deuteronomy 14:22-28). We can make freewill offerings from gifts or inheritances, but this is not a tithe.

f. **Should one tithe on child support or alimony?** It is not appropriate to tithe on child support, as it is a provision for your children (2 Corinthians 8:12). It is appropriate to tithe on alimony, as it is part of your income.

*What I kept I lost.  
What I spent I had.  
What I gave I have.  
Persian Proverb*

- g. **Should one tithe on the proceeds from the sale of a house or other property?** The tithe is calculated on current earnings (Deuteronomy 14:22-28). It is appropriate to tithe on any money we make (gain) on the sale of a house or other property.

*It is not what we take up,  
but what we give up that  
makes us rich.  
Henry Ward Beecher*

- h. **Does the time we give to the Lord in service count towards the tithe?** The tithe, as defined in the Old Testament, is based on monetary earnings (Deuteronomy 14:22-28). Time in service is not included in calculating the tithe, however, many Christians apply the model of tithing to their time.

- i. **Should one make tithes and offerings if family members need financial help?**

God admonishes us to take care of our families. It is appropriate to redirect our offerings to provide for our family if there are no other resources available. Exodus 20:12, "Honour your father and your mother, so that you may live long in the land the Lord your God is giving you." Matthew 15:5-6, "But you say that if a man says to his father or mother, 'Whatever help you might otherwise have received from me is a gift devoted to God,' he is not to 'honour his father' with it. Thus you nullify the word of God for the sake of your tradition." 1 Timothy 5:8, "If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever." If we make the prayerful decision to reduce or discontinue our tithe in order to help our family members, we should take a close examination of our lifestyle to ensure that we are not robbing God for ourselves. Malachi 3:8-9, "Will a man rob God? Yet you rob me." but you ask, 'How do we rob you?' 'In tithes and offerings. You are under a curse - the whole nation of you - because you are robbing me.'"

- j. **Can our tithes and offerings go to secular nonprofit organizations?** The tithe is set aside for God (Leviticus 27:30-34). The Bible does not prohibit making gifts to secular organizations, but those gifts are not considered tithes and freewill offerings.

*As we give, we live.  
Sidney Greenberg*

- k. **What is a first fruit offering?** As an exercise of faith, the Israelites were instructed to bring a symbolic offering to the Lord from the first harvest of the year. Leviticus 23:9-10, "The Lord said to Moses, 'Speak to the Israelites and say to them: When you enter the land I am going to give you and you reap its harvest, bring to the priest a sheaf of the first grain you harvest.'"

## *23. Where can I learn about more about stewardship?*

**Education Opportunities:** Embarking on the journey toward true financial freedom is not an easy task, so don't go it alone! Whether you've "got it all together" or are struggling financially, now is the right time to discover what the Bible says about managing money. The Trustee and Finance Ministry Team with the pastoral staff want to be able to regularly offer the following:

**6 week 'Make Sense' Adult Christian Living classes.** This study is both spiritual and practical. Topics include earning, spending, saving, investments, lifestyle, debt, seeking counsel, and gaining an eternal perspective of stewardship. You will implement basic financial planning tools and be inspired in your efforts by the truth of God's Word. This course will be offered yearly.

*It is more  
blessed to  
give than  
to receive.  
Jesus  
Christ*

**One Day Budget Course:** During this course you will develop a personal Spending Plan (a.k.a. budget) for the coming year. You will be introduced to several plans that will help you keep an accurate record of your budget. Most importantly, through studying God's Word you will discover how being financially faithful can help you become financially free. This course will be held in fall and spring each year. For information, contact the church office.

**Literature:** For books, Bible studies, articles, free counseling and a myriad of tools for people of all ages, see Crown Financial Ministries at [www.crowncanada.ca](http://www.crowncanada.ca). The mission of Crown is, "Teaching people God's financial principles in order to know Christ more intimately and to be free to serve Him."

**Trustee & Finance Ministry Team:** The vision of the Trustee & Finance Ministry Team is to assist, and encourage our congregation to become better financial stewards. Our goal is to become a church of people who are financially faithful and free...free to love the Lord with all our heart, soul, mind and strength...free to love our neighbors as ourselves...and free to do our part to fulfill the Great Commission (Matt 28:18-20).