

Practical Christian Living

Advance in Faith Unit 104

Week 3: Managing Money and Material Wealth



1. Introduction

The purpose of this session is:

- *To identify biblical perspectives on wealth, materialism and money;*
- *To encourage believers to manage their personal wealth in a godly and responsible way;*
- *To encourage believers to commit to cultivating a spirit and attitude of generosity;*

2. Biblical Perspectives and Principles

The following are five key biblical perspectives that should form the foundation of a believer's approach to personal financial management.

2.1. *"Your stuff is not your stuff!" - Stewardship vs. Ownership:*

God has *ownership* of everything, including our money.

(Exodus 9:29; 19:5)

We have *stewardship* of the money / assets God entrusts to us.

(Luke 12:42)

2.2. *"Who's the Boss?" - Master your money: (Matthew 6:24)*

No man can *serve* two masters i.e. God and money. No man can *love* both God and money. The love of money is the root of all kinds of evil and it leads to many sorrows. Those who *desire* to become rich are easily led into temptation and become ensnared by their own lusts **(1 Timothy 6:9-10)**. The materialistic consumer-orientated society in which we live promotes the accumulation of wealth and rewards prosperity with status. For that reason, it is all too easy for believers to get caught up in the endless pursuit of riches that characterises life in our world today. Money must not be allowed to become an idol. The moment it begins to draw your attention and affection away from God, you are on dangerous ground.

2.3. *"Liar, Liar" - The Deceit of Materialism: (Luke 12:15)*

Keep wealth in right perspective. Life does not depend on what you earn or how much you own. Wealth does not protect you from God or immunise you from the realities of life (and death). Materialism is most often motivated by greed and/or insecurity and inevitably separates men from God.

2.4. *"The Fear Factor" - The Danger of Worry: (Matthew 6:31)*

Unhealthy fear should never be what motivates us. This is certainly true when it comes to the management of your money. Fear can lead to hoarding, which in turn prevents us from giving to the work of the Lord and ultimately weakens our dependency on God. Believers can quickly become secure in their own provision and forget their absolute dependence on God Himself (The provider). This self-sufficiency and "security" however is deceptive **(Luke 12:15-21)**.

At the same time, it must be said that “worry” and “plan” are not the same word. When Jesus says, “...do not worry about your life...” He is not saying that we are not to plan for our known future needs, if it is in our ability to do so. He is simply saying that we are not to worry or be anxious about our future and that we should not be driven by fear.

2.5. “The Gift of Giving” – Generosity & Giving to the work of the Lord: (2 Cor. 9:6-12)

Before we explore the subject of New Testament giving in detail, let’s discuss the issue of “tithing” as a practice and principle in scripture and in the modern day church.

The word “tithe” means one-tenth or 10%. To “tithe” was to give one-tenth of your increase/material substance to God. We see tithing practiced regularly in the Old Testament scriptures and only referred to in the New Testament. All the New Testament references are to “tithing” in an Old Testament context (**Matthew 23:23, Luke 11:42, Luke 18:12, Hebrews 7:5-6, 8-9**). Nowhere in the New Testament are believers commanded to “tithe”. To understand the concept of tithing and its place in the church we need to begin in the Old Testament where we find tithing practised as both *principle* and as a *law*.

Tithing / Giving

Tithing as a PRINCIPLE: (Not prescribed by the Mosaic Law)

- (**Genesis 14:18**) - Abraham tithes to Melchizedek.
- (**Genesis 28:22**) - Jacob pledges a tithe to God.

Tithing as LAW: (Obligatory / prescribed by the Mosaic Law)

- (**Leviticus 27:30-32**) - The tithe belonged to God and included crops and livestock.
- (**Numbers 18:21-32**) - The tithe was meant to support the Levites (full-time priests / temple workers).
- (**Deuteronomy 12:5-7, 11-12, 17-18**) - The tithe was to be brought to God’s house.
- (**Deuteronomy 26:12-13**) - The purpose of the tithe was to care for the Levite, the orphan, the widow and the stranger.
- The consequence of breaking the Law was a curse over your life and possibly death (**Deuteronomy 28:15-68**) (**Galatians 3:10-14**). This included a failure to tithe.

The Malachi 3 Problem

Much of the misunderstanding in church circles concerning tithing comes from inaccurate teaching based on **Malachi 3:8-12**.

⁸ “Will a mere mortal rob God? Yet you rob me. “But you ask, ‘How are we robbing you?’ “In tithes and offerings.

⁹ You are under a curse—your whole nation—because you are robbing me. 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 there will not be room enough to store it. ¹¹ I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe," says the LORD Almighty. ¹² "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.

The principal problem here is one of context. Many fail to recognise the importance of one of the most elementary principles of sound Bible interpretation – context. The result is a teaching that goes something like this:

- If you do not tithe you are robbing God.
- If you do not tithe you will come under a curse.
- If you do not tithe God will not rebuke the devil for you.
- If you do not tithe you will not enjoy the blessing of God.
- If you do your part concerning the above, God will do his part concerning the above.

Why is this misleading?

- It motivates people to give out of unhealthy fear.
- It motivates people to give out of necessity / compulsion.
- It creates false expectation in the hearts of the people.
- It places people back under the bondage of the Law.

It is important to note the following concerning the context of the passage in Malachi 3.

- 1) It is addressed to Old Testament Israel, in a backslidden, idolatrous state, while they were still under the Law (vs. 9). It is not addressed to a New Testament audience who are free from the obligations of the Law.
- 2) The curse spoken of is a result of the broken Law, the fact that the people were not keeping the Law in one part meant that they were guilty of not keeping the Law in its entirety.
- 3) The prophetic voice calls for a return to both tithing and the prescribed offerings of the Law (vs. 8). If we are going to insist that New Testament believers tithe based on Malachi 3, we must also insist that they return to the Old Testament system of offerings (sacrifice). This clearly cannot be done. *To impose the one and excuse the other is clearly an abuse of scripture.*

How then should New Testament believers view the concept of giving?

The following provides us with insight into the giving practices of the first believers and as such offer us some guidance on giving.

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. - 2 Corinthians 9:7

So:

- Everyone should give
- Everyone should give as they purpose in their heart
- Everyone should give willingly
- Everyone should give cheerfully

Two attitudes to avoid:

1. Greed (**Luke 12:15**) (**Colossians 3:5**) (**1 Timothy 6:9**)
2. Worry (**Matthew 6:25-34**) (**Philippians 4:6**) (**1 Peter 5:7**)

There are two attitudes to cultivate:

1. Contentment (**Philippians 4:19**) (**Heb. 13:5**) (**1 Tim. 6:6**)
2. Generosity (**1 Timothy 6:17**)

The essence of New Testament giving is that it should be regulated by the heart and not by an external code of conduct like the Law. Giving should be a freewill exercise motivated by faith, gratitude and generosity, not fear, compulsion or command.

What should New Testament believers give to?

- 1) Church and full time church workers (**1 Corinthians 9:3-14**)
- 2) The care of the fatherless and the widow (**James 1:27**)
- 3) The poor (**Galatians 2:10**)
- 4) Missionary / Church Extension (**Philippians 4:10-19**)
- 5) The needs of fellow believers (**Acts 11:28-30**)

How much should a New Testament believer give?

This would depend entirely on the individual. Most are happy to give 10% of their increase/material substance as this is found in scripture as a general principle. Some prefer to give more and others less. The important thing is not how much you give but why you give and that you indeed do give. The New Testament dispensation is not an opportunity to avoid giving. To not give would seriously frustrate the outworking of the plans and purposes of God for you and your fellow believers. It will not however result in a curse on your life and God will not abandon you to the dealings of the devil.

The following are references to biblical values to be embraced and warnings to be adhered to, all concerning wealth. They are all taken from the book of Proverbs, an outstanding Old Testament wisdom writing:

Biblical VALUES:

The value of WISDOM (“Skill”)	(8:18) (3:16)
The value of DILIGENCE	(10:4) (13:4)
The value of GENEROSITY	(11:25) (22:9)
The value of HARD WORK	(12:11) (13:11) (28:19)
The value of LONG TERM PLANNING	(13:22)
The value of GIVING TO THE POOR	(19:17) (22:9) (28:27)

Biblical WARNINGS:

The danger of HOARDING	(11:24)
The danger of TRUSTING IN RICHES	(11:28)
The danger of WEALTH BY DISHONESTY	(13:11)
The danger of INDULGENT LIFESTYLE	(21:17)
The danger of DEBT	(22:7)
The danger of ABUSING THE POOR FOR GAIN	(22:16)
The danger of OVERWORKING TO BE RICH	(23:4)

All the “values” have inherent blessings associated with them if accepted and applied. All the “dangers” have disastrous consequences if ignored.

Discussion Questions

1. Do you ever find yourself worrying about money? Are you afraid you might not end up with enough of it? Why do you think you feel worried and afraid?
2. What is God’s antidote to worry, fear and greed?
3. What practical steps can we take as followers of Christ to ensure that we cultivate a lifestyle of generosity and contentment?

Memory Verse***Hebrews 13:5***

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."