



MISC. WRITERS

GIVING

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Hurry everyone, we're gonna be late; we have to leave by nine o'clock sharp. Oh dear, where's my wallet? Did anyone see my wallet? Oh wait, there it is – wonder if I have any cash for the offering? Wow, not much, but it'll do for this week." Ever find yourself slipping into this pattern?

I was in an assembly many years ago where a brother consistently pulled out his wallet, rummaged through a few bills and got ready as the "bag" approached. Maybe you're more organized than that but still, you find yourself thinking "I give a lot personally, so I don't need to put much into the collection this week." I suggest that, while there are times we may forget, the scriptural pattern is different. The Word of God addresses our giving in the assembly. We are not left to do what we "feel" is best. Giving is a priestly service and, as with all aspects of our priestly service, God's Word gives guidance – on how to give, how much to give, and where and when to give. Our obedience to this guidance will be a reflection of the depth of our appreciation for the One Who freely gave His all for us.



A Priestly Service

One of the great privileges we have as a believer-priest in a local assembly is to serve the Lord in giving. In Philippians 4:15-17, it is the local assembly collectively that communicates with Paul about giving. This was possible because of the priestly exercise of individual believers to give in their own local assembly. Their giving was appreciated by heaven as "an odor of a sweet smell, a sacrifice acceptable, well-pleasing to God."

Giving with a sense of obligation will not result in "a sweet smell, a sacrifice acceptable, well-pleasing to God." Obligatory giving of anything brings no joy or reward to the giver and no glory to God.

If we consider the Macedonian believers, we see that what made their financial gift a priestly service was that, according to Paul, “they first gave themselves to the Lord” (2Cor 8:5). Before we give financially, there must be a willing heart reflected in giving first of ourselves. We are not surprised at the heart of the Psalmist, in his desire to give back to the Lord as he reflects on the goodness of God in His deliverance, exclaiming “What shall I render unto the LORD for all his benefits toward me?” (Psa 116:12).

We would appreciate that priestly service in giving is not confined to dollars and cents, but also embraces our time, talent, and already purchased material blessing. Our late brother Arnold Adams reminded us, “what is mine is yours if I need it.” The converse is also true. That’s how it is in God’s things. However, it is the financial aspect of giving that we are thinking of particularly. If what I give in the assembly is a direct reflection of my spiritual level of worship (and it is), where would I be on a scale of 1 to 10?

It is important to note that the apostle Paul links the monetary offering of the saints in 1 Corinthians 16:2 with “the first day of the week (each week).” The principle presented is that it was to be a regular part of the worship of the saints on the Lord’s Day. Also important is the fact that it was the saints who gave the offering – the general collection in an audience of believers and unbelievers has no Scriptural precedence. “The sacrifice of the wicked is an abomination to the Lord” (Prov 15:8; 21:27).



A Proportionate Subdividing

I must confess that, with a fluctuating weekly, monthly, and yearly income, I was not as careful in earlier years in calculating the exact percentage that I felt before the Lord was appropriate for me to give each Lord’s Day. More recently, I have sought to practice and teach a more disciplined approach to dispersing what God has given. The principles of Malachi 3:10-11 are helpful. The Lord says, “bringing all your tithes into the storehouse.” No required percentage for giving is specified in the NT, but I would suggest (and it’s only that) that 10% is an appropriate place to start. If it was commanded under law, should we give less in this age of grace?

Paul says, “let every one of you lay by him in store, as God hath prospered him” (1 Cor 16:2). The expression “as God hath prospered,” while translated various ways, is passive and conveys the thought of “being led in a good way.” We learn that, as God’s blessings increase, so should the percentage we give. Again, while we give as the Lord has prospered, it would seem that our decided percentage should all be given in the assembly of God. I feel that personal and family exercise to help in the work of the Lord should be over and above the decided weekly giving in the assembly.

The Bible teaches that Christian giving should also be done in accordance with our means: “For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not (2Cor 8:12).



A Personal Sacrifice

It is not always a matter of how much I give, but rather how much of what the Lord has so graciously given to me do I retain for myself? Our giving is to be inspired by Christ’s inexpressible gift (2Cor 8:9). Christ’s self-giving is the standard for our giving. Sometimes we try to get by with giving as little as possible to the Lord. The language of David comes to mind. “Neither will I offer burnt offerings unto the LORD my God of that which doth cost me nothing” (2 Sam 24:24). Do you try to get by with giving as little as possible to the Lord, or do you give in view of the Lord’s costly sacrifice?



Principles Stated

No portion is as rich in principles for giving in the assembly as 2 Corinthians 8 and 9. The Macedonians gave:

Spiritually – In response to the “grace of God bestowed” (v1)

Selflessly and single-mindedly (v2)

Spontaneously: no outside pressure (v3)

Sacrificially: “first gave themselves” (v5)

Sincerely (v7)

Sensibly (v12)

I suggest that a genuine knowledge of “the grace of our Lord Jesus Christ” (2Cor 8:9) removes from our heart any reluctance to give in the assembly. Remember, it isn’t the amount that counts. When we hand over our meager resources to God as a sacrifice on the altar of faith and service to others, it is exciting to realize that, in His powerful hand, their yield is abundant. Someone has rightly said that “true value lies not in the possession of a thing, but in the use we make of it.”



Coleman, Jack (Hatboro, PA)

Is it really mine? Recently, sitting in an airplane watching others board, some with more bags than they could carry, a fellow passenger paraphrased a verse of Scripture, saying, “We bring nothing into this world when we are born and we take nothing with us when we die”(1Tim 6:7). Then she added, “But in between, we strive to acquire all that we can!” Reflecting on that comment brings a twinge of guilt. In reality, many of us have fallen into that western-culture mindset and have far more than we need. We often justify our acquisitions, in that we do give of our resources at times, when we have extra. And for those who live in lands of certain liberties, acquiring is a constitutional right. However, is it a God-given right?

In considering the subject of stewardship in giving, it may be enlightening to see from the Scriptures what really belongs to me. For some of us, it was Norman Crawford who taught us the value of the law of first mention in our Bibles. So, it is in Genesis 1:1 that we read these familiar yet foundational words: “In the beginning God created the heavens and the earth.” And in 1:31, “And God saw everything that He had made, and, behold it was very good.” These 31 verses record the six days of the creation of all things. This included the crown of the creation of God, man, who was made in the image of God, after the likeness of God. However, when the Lord God formed man of the dust of the ground, and breathed into his nostrils the breath of life (2:7), the man (Adam) did not rise to his feet, survey the wonder of the creation around him and say, “Mine, mine. It’s all mine!” No, his understanding was that which David would write in Psalm 24:1. “The earth is the LORD’s and the fullness thereof; the world, and they that dwell therein.” In Genesis 1:26, 28, God defined the man’s role in the world. He would “let them have dominion . . . upon the earth (Psa 8:5-8). Adam knew that the dominion that he had been given was not ownership, but stewardship. And he understood that the stewardship given to him was more than just preserving that which had been placed under his

care. The command from the LORD was, “Be fruitful, and multiply and replenish the earth, and subdue it” (1:22). It is in these early verses of the Word of God that we learn an important principle: owners have rights, and stewards have responsibilities. We see that the man’s responsibility was not to be a *consumer* of all that God had given to be under his control, but to be an *administrator*.

Paul told the Corinthians that it is required in stewards that a man be found faithful (1Cor 4:2). Stewardship acknowledges, in practice, that we do not have the right of control over ourselves or our possessions. The Lord Jesus taught this lesson in the parable of the talents (Matt 25), where “a man” delivered (entrusted) to his own servants his goods. That an evaluation of ability (faithfulness) was made by the man is seen in the story, and accordingly, a distribution was made to three individuals. It is also understood that the man did not expect each of his servants to produce the same results. But he did expect them to be faithful with what they had been given. To some, this could be considered a test of loyalty. To others, it is seen as a time of opportunity. A present blessing is seen in the willing and active service of the two who were diligent in their investing. As with believers today, the happiest and most fulfilling days of our lives are those spent faithfully serving God. That there is a future benefit to being faithful is also seen in the words of the lord to the two at his return. “Well done, good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.” Sadly, we also learn that the lack of investing brought total loss to the servant whose interests were kept in the earth.

It would seem that an appreciation of the one who had given the talents determined the servants’ responses. It is interesting that the assessment was not made in relation to the amount returned, but rather the amount invested. This is seen on another occasion in the temple, where the Lord Jesus watched the rich men casting their gifts into the treasury (Luke 21:1-4). He also saw a poor widow casting in two mites. And He said, “Of a truth this poor widow hath cast in more than they all: For all these have of their abundance cast into the offerings of God: but she of her penury (poverty) hath cast in all the

living that she had.” If they even noticed her, the crowd in the temple would have done so with disgust, as she had given so little in their eyes. But the true assessor knew the sacrifice she had made.

There is a danger of hoarding our resources as seen in 1 Timothy 6, where Paul writes (v17) “Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; that they do good, (v18) that they be rich in good works, ready to distribute (give) and willing to communicate (share).” Jim Allen helps us understand these verses when he writes, “The misunderstanding and misuse of this verse (v17) among many believers is a serious matter. We are certainly not entitled to use (riches) as an excuse for vulgar ostentatious display of wealth, or the sensual gratification of luxurious taste in homes, dress, eating, or holidays (vacations) under the plea that God has given it to us ‘to enjoy’! This is almost a perversion of this Scripture. The enjoyment is obviously spiritual delight in the right use of wealth as defined in the statement of verse 18.”

The faithful steward serves only the interests of his Lord. Every believer is accountable for all that has been entrusted to him, and our returning Lord is worthy of that faithful service.



Stewart, Harold (Bryn Mawr, PA)

The dictionary defines a charity as an institution engaged in relief of the poor. The need of the poor and care for the poor are age-old concerns. The law given to Moses gives divine sanction for providing for those needs. Farmers were instructed to leave the corners of their fields for the poor to reap, as well as to leave grapes on the vine (Lev 19:9-10). Ruth, the Moabitess, was able to benefit from that provision when coming to Bethlehem-Judah (Ruth 2). References in the NT also provide evidence of giving to the poor (e.g. John 13:29; Gal 2:10; 6:10). Thus, there is ample Scriptural support for believers to provide for the poor. Many avenues are available to do so, including use of recognized charities. It is important, however, to put that in perspective. The record of John 12 relates the commendation of Mary of Bethany for her wholehearted devotion to the Lord Jesus, Who then rebukes those who claimed to have a greater interest in the needs of the poor. There is no greater occupation than worship; everything else, though valuable, must take a secondary place.

There are two related questions that arise. What charities should a believer support, and, to what extent should support be given? In 1940 in the US, there were 12,500 secular charities; there are now over 700,000. In addition, there are numerous foundations that support research for specific disease and health-related conditions. How does one choose an entity worthy of support? What Biblical principles will help in these decisions?

Galatians 6:10 encourages us to “do good to all men,” but also establishes the priority “especially unto them who are of the household of faith.” The same verse instructs, “as we have therefore opportunity.” Christians are to be characterized by love (charity), kindness, goodness, and willingness to “bear one another’s burdens” (Gal 5:22; 6:2). Thus, we are admonished to share, as we have opportunity, what God has given to us. However, we should avoid supporting an organization that fosters or promotes a lifestyle that is

contrary to Biblical instruction or principles (1Thes 5:22). We would also likely avoid those organizations that use professional fundraisers and thus diminish the percentage of gift that is actually used for the stated purpose. (A review of the organization's website may give helpful information.)

We should never be seen as rigid, narrow-minded people who are unwilling to provide help to the community or to those in particular need. The apostle was willing to be made all things to all people that by all means he might see some saved (2Cor 9:22). We, too, should make use of every opportunity to make contacts that can be used by the Spirit of God for eternal blessing. We do well, however, to recognize that although our contributions may be helpful, they will never totally resolve the ills of society. The Lord Jesus stated that "the poor you have with you always" (John 12:8). The problems and concerns for the poor and needy indeed remain to our day.

A word of caution: charities operate under the principle that a person who has already donated is more likely to give again than one who has not. Thus, if you give, be prepared to be inundated with further requests.

Dennison, Joseph Jr.

The culture of 21st-century North American idolizes money and wealth. The exponential growth of casinos, lottery schemes, fantasy sports, and preoccupation with the lives of rich celebrities all reflect a society that worships money. The Christian is not immune to the desire to accumulate wealth. However, in the Parable of the Unjust Steward (Luke 16:1-14) the Lord gives us the proper perspective on money. We learn that money is not an end in itself, but rather a test of faithfulness. Money's true value lies in its potential to be used for eternal purposes.



DIFFICULTY OF THE PARABLE

This is one of the more difficult parables to interpret. Expositors have puzzled over the Lord's commendation of a man using corrupt business practices. One interpretation of the master's commendation is that the parable should be understood in the context of the business practices of the day. The Jews were forbidden to charge interest on loans to fellow Jews (Exo 22:25). However, this prohibition was circumvented by drafting notes for a higher face amount including the interest. So, a man wishing to borrow 50 bushels of wheat might sign a note to repay 60 bushels. By this method, the creditor earned a return while avoiding the technical prohibition against charging interest. Under this interpretation, the steward effectively called the notes and had them rewritten for the original debt, excluding the interest amounts. The master could not protest the amounts without admitting to unlawful practices. The steward thus won the favor of the debtors and the commendation from his master for his shrewdness.

A second interpretation is that perhaps the unjust steward used his own funds to make up the difference to his master. So, the debtors received a discount, but the master received full payment. The master is able to rightly commend the unjust servant, as he was not harmed.

This interpretation has the advantage of being most consistent with the conclusions the Lord draws about wealth beginning in verse 9. However, the text is silent on this point.

While some parables are rich in symbolism (i.e., Parable of the Sower), others are designed to highlight a single truth. Perhaps the Lord told this parable to emphasize a singular point: the importance of using money to achieve future benefits. While the parable commends the man for his shrewdness in using money to secure his future, the Lord clearly condemns the man as a “dishonest manager.”



MEANING OF THE PARABLE

The wisdom of the steward is that he used his position and wealth to prepare for the future (v9). The Lord is teaching His disciples that, like the shrewd manager, they should use their present resources to accumulate eternal riches. Christians are to use money for spiritual purposes as wisely as the world uses it for temporary gain.

The true value of money lies in its potential to be used to make “eternal friends.” By using our resources to fund gospel outreach and to assist fellow believers, we make friends for heaven. The great value of money is that it can be used to finance God’s work on earth, financing missionaries, funding Bible translations, building new halls, helping believers in need. Those saved and blessed through our funds will welcome us into heaven.

How marvelous that what is temporary and transient can be used for God’s eternal glory! The Lord calls on us to use “unrighteous mammon” for His purposes. Mammon is a transliteration of an Aramaic word referring to wealth. By calling it “unrighteous,” the Lord is saying that money itself has no moral value. The Pharisees had made riches an evidence of God’s blessing and a sign of personal righteousness. The Lord reminds them that money has no intrinsic worth; its real value lies only in its eternal potential. Furthermore, there is a limited time period in which money can be deployed for eternal purposes. There will come a time when “it fails,” when the opportunity to invest the funds is gone.



LESSONS FROM THE PARABLE

The Lord uses this parable to teach a number of lessons about money which are contrary to our 21st century way of thinking.

Lesson No.1 – Money is not true riches (vv10-11). Earthly wealth is only a testing ground to prove whether or not we can be trusted with real riches. Earthly riches are temporary and transient; true riches are received in eternity. How we use our money, either for self-fulfillment or for God’s purposes, will determine our capacity to receive real, eternal riches.

Lesson No. 2 – Money is not our own (v12). The Lord upends conventional thinking. We say that “if a man can’t handle his own things he is not fit to handle the things of others.” The Lord reverses this by saying if we can’t manage the things of others we can’t be entrusted with true wealth of our own. In doing so He reveals that earthly wealth is not our own but “another’s.” It has been entrusted to us by God. It is a stewardship. We are accountable for how we use it. If we fail in our stewardship of earthly resources which are God’s, then we are unfit to receive our own eternal riches.

Lesson No. 3 – Money can become our master (v13). Money has a particular danger. It can become our master, controlling our lives and making us independent of God. It can become the over-arching goal of our lives. Some believers sacrifice Scriptural principles for financial gain, only to experience spiritual loss for themselves and their family. The Lord warns that it is impossible to serve both God and mammon. We can serve one or the other, but not both.

The key lesson of this parable, then, is that money’s real value lies in its potential to be used for eternal purposes. By faithful use of our earthly resources we can translate our money into eternal riches.



Meekin, Tom (N. Ireland)

Paul visited Corinth, the capital of Achaia (Acts 18), on his second missionary journey and remained there for 18 months. From there, he went to Ephesus where he wrote his first letter. It is likely that the second letter was written from Macedonia soon after the first, quite possibly in the Spring and Autumn of 57A.D.

Objectives in writing the second epistle:

- The Reassurance of Paul's interest in the saints at Corinth
- His Rejoicing at their reaction to his first letter
- His Recommendation in relation to their gift
- The Reaffirmation of his desire to visit them again

Unlike the first epistle, and indeed other Church epistles, there is no easily seen structure in the presentation of truth. In his helpful commentary, Mr. Albert McShane uses an interesting word – the “telescopic” development of truth, where one aspect of truth blends into the other following it.

- The Issues of his feelings for the Corinthians (ch 1-7)
- The Importance of feelings for others (ch 8-9)
- The Innermost feelings of his own heart (ch 10-13)

Broadly speaking, the chapters before us (8 and 9) have to do with the subject of giving.

Chapter 8

- Exercise in giving (vv1-8)
- Example of giving (v9)
- Exhortation to giving (vv11-14)
- Executives of giving (vv15-24)

Chapter 9

- The Expense of giving (vv1-7)
- The Expanse of giving (vv8-12)
- The Experience of giving (vv13-14)
- The Extent of giving (v15)

In chapter 8, grace was seen in their salvation, and was now to be seen in their service. Examples are provided in the case of the Macedonian Christians and of the Lord Himself. They had enjoyed liberality in all things, therefore it was incumbent upon them to demonstrate this to others (v7). It was not Paul's intention to enforce this collection on them, for they were free to do as they wished (v8). Genuine love which demonstrates itself in liberality cannot be the product of pressure. As an apostle, he could have commanded, but he refrained and spoke, instead with affectionate diplomacy.

Nothing can gainsay the example of the Lord Jesus (v9). His gracious act of impoverishment was supreme. It was as personal as it was powerful, thus the repetition of "For your sakes ... that ye." He became poor when he was rich. His deity was hidden in His riches; His manhood was apparent in His poverty. He lost nothing of His infinite riches when He assumed poverty. His pre-existence is clearly taught here. Giving is not a command (even from an apostle); it is a response from the heart. It is evidence of depth and sincerity of love – not just the depth of the desire, but the (forwardness) diligence in fulfilling the desire; not just the attitude but also the action.

If in verses 7 and 8 we have the Exhortation to practical giving, in verse 9 we have the Example of perfect giving. In verses 10-11, Expediency in priority to giving; in verses 12-15, Equality in the proportion of giving and in verses 16-23, an Emphasis on proper administrators when giving.

They abounded in faith, utterance, knowledge, diligence and love. Now they were to abound in this grace also.

We have to pause at verse 9 – what a verse! “For ye know” – historically (1Cor 15:3), personally (1Cor 1:24), but now practically “the grace of our Lord Jesus Christ” (*KJV*). Notice some of His riches:

Romans 2:4 – Riches of His goodness – materially, patiently.

Ephesians 1 and 2 – Riches of His grace – our position. “In whom we have redemption, through His blood, the forgiveness of sins” (Eph 1:7, *KJV*) and our prospect: “That in the ages to come He might show the exceeding riches of His grace in His kindness toward us” (Eph 2:7, *KJV*).

Romans 9:23 – Riches of His glory – Eternally, Creatorially, Bodily, Sacrificially, Rightfully (King of Israel), Judicially (Son of man).

“Yet for your sakes He became poor” – Riches of His deity to the poverty of His humanity; Author of life to the taster of death (Heb 2:9, *KJV*).

His and Ye – His poverty and our riches. Note the contrasts.

Swaddling Bands and Robes of righteousness

No Room and A Prepared Place

Cattleshed and Mansion of Glory

Show Me a penny and An Inheritance Incorruptible, and undefiled, and that fadeth not away

Crown of Thorns and Crown of Diadems

Lesson – The supreme example of giving (Christ) should be what motivates us to give. My giving shouldn't be measured as a percentage of my income or my relative wealth, or my giving compared to my brethren. It should be regulated by my appreciation of His poverty that I might be rich.

In verses 10-11 he urges them to be diligent – to be forward – in their giving; Desire with Diligence; Attitude accompanied by Action; Purpose becoming Performance.

”Out of that which he hath,” not what I might hope to have through my own efforts or wisdom in investment.

In verse 12, he emphasizes that we should have a “willing mind.” It is an echo of verse 7 where he is emphasizing that it is not a command, but a compulsion out of worship. “It is accepted according as a man hath” (his or her ability, *KJV*). Here it relates to giving, but the principle should be applied to time and talents.

An interesting picture is introduced in verse 15 with the manna. Here was something that was not a luxury but a basic necessity of life (food). They gathered every day – no hoarding or it smelled. Everyone gathered – some more, some less – and yet it was meted out, an homer for every soul. Surely there are lessons in this picture.

In verse 16, Paul gives thanks to God for having put care in the heart of Titus – the diligence of Titus (more forward, same word). I take it there were two brethren as well as Titus (vv18-24). The first brother is described by: “Whose praise is in the gospel,” and, “and not only that,” he had the confidence of others, (note “churches” *KJV*). Is the grace spoken of here that of giving or of distribution of gifts? It underlines for us that honesty is of utmost importance, both before God and men! “Again often times diligent and now much more diligent (*KJV*)” describes the second brother. They are called messengers (or apostles?) of the churches and the glory of Christ.



Penfold, Michael

We do well to understand that authentic Biblical Christianity is supremely paradoxical. We Christians see the invisible, believe the impossible, and understand the inscrutable. We are strong when we are weak, we forsake to have, and the more we die, the more we live.

As if to highlight this principle, when the Holy Spirit directs the writer of Acts to record the only extra statement of Christ not recorded in the gospels, it expresses yet one more of Christianity's great paradoxes: "It is more blessed to give than to receive" (Acts 20:35, *KJV*). Think about it. Giving is happier than getting.

How contrary to worldly wisdom! How different from the materialistic culture all around us, whose values were exposed in a 2007 survey by the Pew Research Centre, which revealed that 64% of 18 to 25-year-olds say their number one goal is to become rich.

To understand how giving can be more blessed than getting, we need to think deeply about the counterintuitive principles of Christianity, remembering that the "wisdom of this world" works in a totally differently way to the "wisdom of God." Only someone truly converted and indwelt by the Holy Spirit can enter into the divine concept of "the blessedness of giving."



The Nature of Giving

Giving is more blessed than receiving because it reflects the unselfish spirit of Christ, the One who gave His all for us (2Cor 8:9). By its very nature, giving resembles and imitates a generous God.

In receiving a gift, one naturally feels loved, appreciated and blessed. But the greater pleasure experienced in the act of giving – when done with pure motives, not looking for anything in return – comes from an inner knowledge that one is acting in the likeness of deity, rising higher than the selfish ways of the flesh within, and living in the good of eternal values.

When we give, we know we are investing in what really matters, using our possessions wisely for the One from Whom we received them. Since absorption with self ultimately leads to emptiness and misery, thinking of and giving to others will lead to the blessedness in spirit of which the Lord spoke, and what the old divines used to call being “enriched with divine grace.”



The Results of Giving

Giving is also more blessed than receiving because of its results. Receiving a gift begets no treasure in heaven, but giving a gift does (Matt 6:10-20). God is no man’s debtor. Though every act of giving is its own reward, the Lord promises to actually recompense the giver! He could have issued an absolute command for us to give; a bare demand based on duty alone. Instead, He graciously invites us to give with the prospect of receiving a reward (though love for Him, not reward, must be our motive): “Give, and it shall be given to you; good measure, pressed down, and shaken together, and running over, shall be given into your bosom: for with the same measure with which ye mete it shall be measured to you again” (Luke 6:38, *JND*).

“The liberal soul shall be made fat” (Prov 11:25, *KJV*). “And whosoever shall give to drink unto one of these little ones a cup of cold water only in the name of a disciple, verily I say unto you, he shall in no wise lose his reward” (Matt 10:42, *KJV*).

The “prosperity gospel” has twisted these texts, and tells its followers to “sow a seed” and expect to become rich, wrongly supposing that “gain is godliness” (1Tim 6:5, *KJV*). But the reward the Bible promises to the giver is not necessarily a gift in kind. In any case, even if the Lord blesses a generous giver with financial reward, such a weightier stewardship is only given so that he or she can give back yet more to Him. When the Philippians gave to Paul, they were assured that the Lord would supply all their needs, not any selfish wants (Phil 4:19). The general emphasis on “reward for giving” in the Bible is two-fold: joy and blessedness of soul in this life, and recompense and reward in the next. For example, for hospitality shown to people who can’t return the favor, the Lord promised “thou shalt be blessed ...

for thou shalt be recompensed at the resurrection of the just” (Luke 14:14, *KJV*).

In thanking the Philippians for their financial support, the apostle Paul wrote, “Not because I desire a gift: but I desire fruit that may abound to your account” (Phil 4:17, *KJV*). This is high ground indeed. When the gift was handed to Paul, he was thinking of the recompense the givers would receive at the judgment seat, rather than the blessing he enjoyed in receiving it. His natural feelings of gratitude were lost in the greater joy of knowing the Philippians would be rewarded for their generosity!

In summary, the blessedness of giving can be boiled down to this: joy in this life, and recompense in the next. These two aspects are highlighted by Paul who stated that giving involves the giver, “laying hold ... on eternal life” now (1Tim 6:19, *KJV*), as well as amassing a treasure fund of dividends in heaven for the future.

Not convinced? Ask the widow whose act of giving her all has been forever inscribed on the pages of Holy Scripture. Ask the woman whose generous sacrifice of costly ointment has been preached throughout the world. Ask the unnamed boy whose lunch was used by Christ to feed the multitudes. Ask any believer who has supported gospel work, funded gospel tents and halls, printed tracts, given away Bibles, and provided room and board for the Lord’s servants, if they have any regrets. Nothing equals the joy of knowing souls have been saved and the Lord’s work furthered by fellowship given.

*Oh, the blessedness of giving!
We lose what on ourselves we spend,
We have as treasure without end,
Whatever Lord to Thee we lend –
Who givest all.*

Stewardship of Giving: The Financial Costs of Missionary Work



Ritchie, Earl

I had a colleague in the school where I taught many years ago who asked me what it cost in monetary terms to win a soul for Christ. It does cost money to carry on gospel work, but our small sacrifice could never be compared to what it cost our God to provide eternal salvation. The merchant who was seeking goodly pearls sold all that he had in order to buy one pearl of great price (Matt 13:45-46). The parable speaks to us of a giving God, the One who gave the very best of heaven for sinners like ourselves.

Prices for goods and services almost never go down; they go up. This means that we need to be checking our own budgets to make sure that we are giving more towards the rising costs of spreading the gospel. We belong to the Lord, spirit, soul and body. We should acknowledge that great truth in every department of our lives, including the use of our money. It may be true that many believers do not take giving to the Lord's work or needy people seriously, but generosity of spirit and sharing resources should characterize earnest believers. God has opened His hand for us in freely providing salvation, and He expects us, as His children, to be sharing and caring. This is a very high standard, but by the grace of God, we can rise to the challenge. Our lives are short, opportunities to help in the spread of the gospel are passing, and we are exhorted, "As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith"(Gal 6:10, *KJV*).

God's servants in every part of the world face the same realities of rising prices. It costs more to print gospel tracts than it used to. Gasoline to drive into the back country with the gospel is more expensive. The car wears out and has to be replaced. The family needs three meals a day, a roof over their head, clothing for the children, and air fares to help them visit the homeland. They have gone forth in dependence upon the Lord to provide all their needs,

but God uses His people to support their work spiritually and materially. Missionaries overseas do everything that they can to mitigate the costs of living abroad but the costs keep rising. Wherever it is at all possible, the Lord's servants do well to let the local believers build or obtain their own meeting place. The locals do best when they support themselves, but the missionaries look to the homeland believers to support them.

It is a challenging task to spread the gospel in a world that is departing farther and farther away from God. Satan is busy trying to tear down whatever is of God. This is where homeland support is critical. A missionary in a far-off land is lifted in spirit when encouragement arrives via email, or when a birthday gift arrives in the mail for their child. Many homeland believers love to hear accounts of success from foreign fields, but there are many missionaries who refrain from telling of days of discouragement when things are not going well in the work that they are trying to do for the Lord. Homeland Christians can be fickle in their support of the servants of the Lord. Faithfulness in carrying out God's will in the service of the Lord should be recognized by homeland believers. Some fields are very hard places to preach the gospel. It is important that the homeland believers try to understand the conditions, whether they be spiritual or material, in order to be able to pray and support the work more intelligently. Those believers who are well taught in the Word of God will want to support and encourage those who engage in teaching the truth of God (Gal 6:6).

It would be interesting to estimate the cost of living for a missionary family in a far-off land. Prices of food, clothing, and shelter would probably be comparable to the homeland. We would need to think about air transportation, the cost of fuel for vehicles, rental for buildings, educational costs, and medical costs; the total would probably shock us. It is true that God will provide for His servants, but we must remember that God uses His people in the homelands to provide for His servants.

Paul was fulsome in his thanks to the Philippians (4:14-19) for their practical fellowship gifts. Their gifts had a spiritual dimension. They were sacrifices because they had cost something, and their motives

were the highest because they were giving to the Lord. Their giving was not just a “one off” event, but they remembered God’s servant repeatedly. Paul was imprisoned in Rome when their gifts arrived, so it was a wonderful expression of their love and fellowship with him in his time of need. The first chapter of Philippians shows how the assembly was participating in the spread of the gospel through their prayers and faithful remembrance of God’s servant. “I have you in my heart; inasmuch as both in my bonds and the defense and confirmation of the gospel, ye all are partakers of my grace” (Phil 1:7, *KJV*).



Ussher, Andrew

This is one of those questions where many of us, for a variety of reasons, wish there was a nice, simple answer. The fact is, there isn't. Some suggest that tithing from the OT should be our guide for giving in the Church Age, but this is simply not supported by Scripture. Tithing was, if anything, more akin to our modern taxation than to the freewill giving that should mark us as the people of God. While the New Testament certainly provides very direct, forceful teaching on the grace of giving, there is no mandatory ratio provided as the "required" amount to give. Rather, as in many areas of Christian living, we are left to search for Scriptural principles to apply, and then ask the Lord for guidance and burden of heart to implement these principles for His glory.



Stewardship

Possibly the most important principle to remember when it comes to the question of giving is that all "my" money is essentially the Lord's. It is entrusted to me as a stewardship to use for His honor – it is not mine. It's not that I must designate some fixed percentage as "the Lord's" and then be free to spend the rest on myself as I see fit. I am accountable to the Lord for how I manage 100% of the money he entrusts to me – not just 10% of it (as some suggest with tithing) or some other fixed proportion. The real question therefore is not really "how much of my money should I give to the Lord?" but rather, "how much of the Lord's money that He has entrusted to me must I keep to meet my needs?"



Giving as a Priority

One OT concept that does offer us a good guide for giving is the law of firstfruits. God does not get what's left over after all other obligations (and desires) have been addressed. Our first thought and our highest priority with every financial decision we face should be

“how can this situation be used to address my responsibility to give to the Lord and provide for the support of His work and workers?”

Strategic and Systematic Giving

Second Corinthians 9:7 (*ESV*) says: “Each one must give as he has decided in his heart.” This means that giving should be a deliberate, thoughtful, conscious act, planned in advance, and then carried through methodically. There has likely never been a time when this principle is more critically important than it is today. In our electronic world, most money flows into and out of our bank accounts without us ever touching it. Pay checks are direct-deposited, payments are directly withdrawn, and the vast majority of major spending decisions are made well in advance of actually earning the money to honor them. In this environment, if giving is not a priority, and is not consciously and deliberately planned, then it is not very likely to occur. The Lord will end up with the dregs (if that), as everything else will have already been committed elsewhere. It is critically important for each of us to carefully consider the importance of giving, first to the Lord, and then to deliberately and systematically set aside a pre-determined portion for the Lord and His work. Treat it like a tax or a mortgage payment or a retirement savings deduction. Make it deliberate and systematic, and then make everything else fall into line behind it.

Spontaneous Giving

In addition to our structured, systematic giving, we should also have a heart that is ready and willing to spontaneously respond to specific needs that may arise. “If anyone has this world’s goods and sees his brother in need, yet closes his heart against him, how does God’s love abide in him?” (1John 3:17, *ESV*). James states a similar point with more stinging emphasis when he writes, “if a brother or sister is poorly clothed and lacking in daily food and one of you says to them, ‘Go in peace, be warmed and filled,’ without giving them the things needed for the body, what good is that?” (James 2:15-16, *ESV*). Whenever a specific need crosses my path, and it is within my ability to immediately address it and help, my response should be

spontaneous and generous. We should give “not reluctantly or under compulsion, for God loves a cheerful giver” (2Cor 9:7, *ESV*).

Sacrificial Giving

Perhaps the most searching NT principle to govern our behavior in these matters is that of sacrificial giving. Paul writes of the Macedonian Christians that “their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord” (2Cor 8:2-3). It is very searching to ask myself, “When did I last give to the Lord and His work to such a degree that it actually hurt, so that my decision to give actually resulted in a deliberate inconvenience or hardship in my own life?” For many of us, the fact is, whatever giving we practice generally does not compromise the relative ease of our ongoing lifestyles. The ultimate example used by Paul in verse 9 of that same chapter (2 Corinthians 8, *ESV*) is that of our Lord Jesus: “You know the grace of our Lord Jesus Christ that though He was rich, yet for your sake He became poor, so that you by His poverty might become rich.” He is our supreme example in sacrificial giving.

Proportional Giving

Every believer should be active in giving – even those who feel they have very little to give. It is a principle of Scripture that “One who is faithful in a very little is also faithful in much” (Luke 16:10 *KJV*). As we are faithful with whatever little the Lord entrusts to our stewardship, he will see to it that our resources increase, not to squander them on ourselves, but to use for His honor. As financial resources increase, remember that giving must also increase. In teaching the Corinthian believers about giving as an assembly, Paul instructs them, “Let every one of you lay by him in store, as God hath prospered him” (1Cor 16:2, *ESV*).



Conclusion

Every one of us is going to give account to our risen Lord for our stewardship over our material resources. The fact that tithing does not apply in the NT does not relieve us of the obligation of giving systematically and liberally to the Lord and His work. I cannot just set aside some fixed portion of my income, and then spend the rest with reckless abandon without fear of a guilty conscience. Rather, the teaching of the NT should motivate us to ensure that we are contributing as much as we can to the Lord and to His work. Everything the Lord entrusts to me is ultimately His, and the highest and best use for it is to maximize its use for eternal glory.

Giving to the Lord – First Giving Our Selves, Then Our Substance



Fairfield, John (British Columbia)

Here is another perspective on giving.

Giving to support the work of the gospel in your own country differs only in practice from giving to the Lord in general. The idea conjures up all sorts of practical suggestions, but efforts to push the gospel, even at great personal sacrifice, that do not have a sound scriptural basis are no more the result of true exercise before the Lord, than commitments of the unsaved to sundry causes (Have you ever talked to a politician's wife?).



Giving Our Selves

The old principle of the giving of self before the giving of substance still holds. In both O. T. and N. T. days the secret of happiness is self-denial and the willingness to share, whether it is in life, marriage, the local assembly, or the gospel.

The greatest care we can show for sinners is to bring them the gospel. Giving for gospel work does not exist in isolation, however, but is part of a spectrum. Nevertheless, some general comments will help put that aspect of giving in perspective. Before we give to the gospel we should want others to know the One we know, the way Andrew brought Peter (John 1:42) and the way Naaman testified before seeking to give (II Kings 5:15.) Giving becomes an easy proposition if a Christian has eyes on the Lord and is fully convinced that giving is to the Lord alone. Likewise, and this is very important, a hearty attitude about giving is fostered by a conviction that the preacher of the gospel has a right to live off the gospel (II Thess 3:9).

Giving glorifies the gospel, brings joy to the giver, and increases the ability of the giver to give more. It is however, a Christian responsibility only, just as an Israelite (Lev 22:25) was not to offer anything from the hand of a stranger. Wisdom, however, is required

to know when to graciously accept the goodwill of the unsaved (perhaps land for a tent) and when to refuse (if the unregenerate think they gain merit by donating).

Giving to gospel work at home yields a wider range of practical opportunities than other fields. Not only is it possible to give funds, but also to share possessions with the Lord. The Scriptures give us patterns of giving that include hospitality, charity, prayer, family, career, time, and funds.

Hospitality includes the sharing of both a house and a home. The Shunam-mite woman of 2 Kings 4 set aside a table, stool, bed, and candlestick, typifying various ways we can share our property to help the gospel. Lazarus, Mary, and Martha, on the other hand, illustrate the way we can give our homes to the gospel, by welcoming preachers with refreshment and fellowship, and hence encouragement.

Charity enhances the gospel. Think of the goodwill Dorcas engendered by her giving to the poor (Acts 9). How obligated were they to listen to the gospel when Peter came? While we don't want "rice Christians" – those who only come for handouts, we should be vigilant to seek out the truly needy cases because a habit of helping others adorns the gospel.

Prayer, whether for preachers or sinners, involves denial of self and devotion of attention to something greater. When Aaron and Hur held up the hands of Moses (Ex 17) were they not as much a part of the battle as Joshua in the field? It was one battle and all were vital.



Giving Our Family

Giving one's family to the gospel can be painful, as Hannah knew when she gave her child to the Lord, where he lived for God in a profane environment. Geoffrey Bull's in-laws, consenting to give their daughter in marriage, said, "We have decided to give her to the Lord," not just to Geoffrey Bull.

Giving Our Career

Giving a career to the Lord can be painful too, especially in a world that treasures earthly promotions. The decision of a young Doctor Darling to forgo a lucrative, prestigious career in London to stay instead with a small assembly in unknown Lurgan had results, both at home and abroad, known only to God. Many today are reaping the benefits of a young doctor's giving.

Giving Our Time

Time is in short supply today, because we have to slave so hard to afford so many labor-saving devices, but it is one of the greatest things we can give to the furtherance of the gospel. The amount of time we give to something betrays our hearts (Remember those courtship days?) Getting involved in the preaching of the gospel and attending special efforts are obvious forms of giving that please the Lord, but giving time to the unsaved pleases Him too. In a material world, where so many children "have everything," giving time to Sunday School scholars can be more meaningful than the traditional material "prize" that meant so much in the days of the Great Depression.

Giving Our Substance

Finally, we can give money. Maybe I've left it to the last because you were expecting it to be first! It is, of course, vital.

There are two aspects to consider: gathering funds and using funds. Gathering funds is simplified by using the scriptural teaching of setting aside the Lord's portion first, on a weekly basis. The writer and his wife, as newly-weds, found it easiest to do this by setting up a separate bank account for the Lord's work (and typical of youth we gave it a fancy O. T. name we still use!) into which was put the Lord's portion as soon as we had any increase. Whether it was salary, stipends, interest (that proved to be a small one!), gifts or inheritances (we wish!), the Lord's portion went in first, before any other expenses

were met, and the process was relatively painless. If a believer waits to see how much is left at the end of the month, there will always be a struggle to give to the gospel more than a pittance.

Having assembled funds, how should they be used? This depends on exercise, which is the result of seeking God's mind, but we can give to those who preach the gospel and to the expenses of propagating the gospel, in addition to enhancing the other types of giving outlined above. Much is on an occasional basis, as God lays needs on our hearts, but it is also a blessing to give to specific needs on a regular, ongoing basis.

Giving for the gospel in these various ways is faithfulness which will be rewarded in a coming day by His, "Well done," but it also brings its own reward here and now.



Dennison, Joseph

God has entrusted every Christian with a bounty of financial resources that He commands us to manage wisely and, ultimately, for His glory. A portion of the funds available to us must be used to support ourselves and our families. The Apostle Paul encouraged the Thessalonians to work diligently in order that they might provide for their own needs and he indicated the liability associated with an insufficient work ethic (2 Thess 3:10-12). The purpose of this article is to review some of the scriptural principles for giving a portion back to God to support His work here on earth. For general reference on this subject, read 2 Corinthians 8 & 9.

Paul reminds us in Acts 20:35 of the words of the Lord Jesus, “It is more blessed to give than to receive,” and this should be the primary principle that characterizes our financial stewardship. The Lord Jesus Christ is our supreme example: “For your sakes He became poor” (2 Cor 8:9). He gave all that He had at Calvary for us; certainly we should be able to give a significant portion back to Him. Giving is an individual responsibility before God and “every man” will have to give an account to God. A husband and wife are “one flesh” in the Lord (Matt 19:5, 6) with cumulative funds and their giving should be in absolute unity of purpose and amount.



How Should We Give?

Spiritual giving is considered, “an odor of a sweet smell, a sacrifice acceptable, well-pleasing to God” (Phil 4:18). Paul gives the example of the Macedonian Christians who gave liberally out of their deep poverty (2 Cor 8:2). If the portion that we give comes from what is left over at the end of a pay period, it can hardly be considered a sacrifice. The character of our giving should be from a willing spirit (2 Cor 8:3, 12). This was to be the primary motivation for the burnt offering that an Israelite brought under an Old Testament covenant and it is that same principle that is so pleasing to God in our lives

today. In direct contrast, Paul warns in 2 Corinthians 9:7 that giving should not be done grudgingly or of necessity. The value of a gift is found as much in the spirit of the giver as it is in the amount given. Our giving should also be done with simplicity or without show (Rom 12:8) and in the spirit of grace (2 Cor 8:7; 1 Pet 4:10) as God has dealt with us. It is also most important that giving be done without a covetous motive or any hope of personal benefit or prestige that one could gain in response from the receiver (2 Cor 9:5). Giving liberally, willingly, and out of a pure heart is most pleasing to God.



How Much Should We Give?

God has not given us an exact formula for calculating the amount of our giving. If He had, it would remove spiritual exercise and replace it with legal obligation, which is contrary to New Testament principles. However, God has given us some general guidelines that we can apply individually with exercise and prayer as the Spirit of God directs us. In the Old Testament, Abraham tithed, or gave one-tenth of his substance (Heb 7:2, 4). In the New Testament, under a new covenant, we are not asked to tithe, nor is there a suggested percentage for giving. It is the work of the Spirit of God dwelling within the believer to exercise the heart and our liberality will largely be defined by the measure in which we are sensitive to the Spirit moving in us. There are three basic principles given to New Testament believers: (1) as God hath prospered us (1 Cor 16:2), (2) as purposed in our heart (2 Cor 9:7), and (3) “bountifully” (2 Cor 9:6). All men are not equal, but all of us have equal opportunity to serve Him to the best of our ability. In the parable in Matthew 25:14, 15, every man was given a different number of talents, “according to his several ability.” The only expectation was that each man would invest wisely and gain accordingly for his Lord when He came back. Our accountability will be to God for what we have done individually, and not in comparison to others (2 Cor 8:12). There will be no reward at the Judgment Seat for slothfulness; therefore, God expects us to live our lives with a purpose in view. This includes our approach to giving and the importance that we place on it. It is most beneficial if we have a goal either annually or by pay period and set that portion aside

before all other budgetary matters are considered. It is from this “set aside” portion that the Corinthians were to give as they came together on the first day of the week to worship (1 Cor 16:2). Paul also encouraged the Corinthian believers to have a portion set aside to give to the poor believers at Jerusalem, so that when he came there would be no need for emergency collections that could be embarrassing (2 Cor 9:2-5). The principle of liberality is emphasized, in which sowing bountifully will result in bountiful reaping on the part of the giver (2 Cor 9:6).



To Whom Should We Give?

As members of a local assembly, we have a primary responsibility to support the activities of the assembly as set forth by responsible elders. Our building should be clean, attractive, adequately furnished, and provide a comfortable environment in which to establish a local testimony. The building exterior and the grounds also need to be maintained in a manner that would encourage visitors to come. In most assemblies this will require a combination of giving our time, our talents, and our funds. To have an active assembly, support must also be given to fellowship activities and a gospel outreach into the community. Additional funds are also contributed through the assembly to support full-time commended laborers in the gospel, both in the local area and in foreign fields (1 Cor 9:14, Phil 2:25). Financial support must also be available to assist widows (1Tim 5:16) and saints with special needs (Rom 15:25, 26).

Scripture also supports personal exercise and giving, essentially for the same purposes but with a special knowledge of need in mind (Gal 6: 6, 10). Personal giving should always be in harmony with assembly principles and in unity with elder brethren (2 Cor 8:18, 19). There are men and organizations with fundamental approaches that are crying out for contributions. Some may even sound spiritually worthy on the surface, but our financial commitment should be entirely to those gospel activities structured within the framework of local assembly testimony. One short word about secular giving: in Galatians 6:10, we are encouraged to “do good unto all men,” but Paul quickly adds, “especially to them who are of the household of faith.” When we

give to unbelievers in need, such as neighbors or co-workers, it should be with the hope of opening a door for the gospel. In maintaining a good testimony among our neighbors, it may be appropriate at times to make small contributions to well-managed medically related funds (Heart Association, etc.), but responses to telephone or radio soliciting and mail requests have little spiritual justification.



What Should Be the Result of Our Giving?

Giving with a right spirit and a pure motive will generate a multitude of blessings. The gift should result in thanksgiving to God from the receiver (2 Cor 9:11), prayer for a specific gospel work and workers (2 Cor 9:14), a spirit of joy in the giver and pleasure to the heart of God (2 Cor 9:7), and an eternal reward (Matt 6:20). Let us remember that giving is not only a responsibility but it is also an opportunity. We are reminded again by Paul that in a coming day, “Every man shall receive his own reward according to his own labor” (1 Cor 3:8).



Robinson, Paul

A reminder of a practical and God-honoring exercise.

This question must be addressed from two positions. First, there is the matter of a widow's personal maintenance; then we need consider her practical ministry.

As to the first point, let us remember that in the basic needs of life, God first has a special interest in the widows, as well as the orphan, and destitute, whether in the O.T. or N.T. (Psalm 146:9, Jer 49:11; James 1:29). In the early days of the church, the care of the widows was the first threat to the unity of the believers (Acts 6). To meet the need, there were men appointed to attend upon the problem who were described as full of faith, full of the Holy Spirit, full of wisdom. One can't help noticing that their faithfulness in attending to the care of the widows was preparatory to public preaching and witnessing later, as in the case of Stephen. That work must have held great importance. So, caring for the widow can pay great dividends to the assembly. We have an obligation to ensure that such are remembered, and, therefore, to give of our means for the maintenance of needy widows accordingly. This is especially necessary when there is no family for support. The responsibility is both an assembly and an individual duty. It is not enough to assume there are societal and government provisions in place. Discretion will be necessary to ascertain need, while avoiding embarrassment. It would not be considerate to read publicly in the assembly the name of a recipient of such gifts; enough to call it "Christian fellowship." And, to encourage awareness in young believers, they would be surprised at the joy they will receive in their souls if they were to place money in an envelope, and, without identifying themselves, anonymously drop it through the mail slot of one of these dear sisters, who in turn will thank God, the source of the blessing.

As to the second point, there is often the perception among our sisters that widowhood ends their usefulness in the assembly

generally, and in the Lord's work particularly. However, let us notice some of the widows of Bible record.

The widow of Zarephath, in spite of her relatively meager circumstances, was a necessary means of support for Elijah, God's man of the hour at the time of King Ahab. God had raised up Elijah to remonstrate with this wicked king to turn back the tide of idolatry in Israel (2 Kings 17:9 – "Behold, I have commanded a widow woman there to sustain thee.") The same Lord, who was directing the movements of His prophet, was directing the service of this widow, though she seemed a rather obscure servant. The sustenance from her table and shelter in her home were provided to the prophet when no other home in Israel was made available.

Who is not touched by the story of Naomi? Bereft of husband and sons, she was destitute in a strange land. Nevertheless, through conviction and with humility, she led Ruth, though but a daughter-in-law, out of the idolatry in which she had been raised, back to Bethlehem. And thus, through the exercise of this widow, Ruth was brought, through unique circumstances, into the world of Boaz, becoming his bride and bearing his child. This was a crisis point in the earthly lineage of our Lord Jesus whereby a stranger, through Divine arrangement of a widow's life, became a mother to the King of kings. Of Naomi it was written: "Blessed be the Lord which hath not left thee this day without a kinsman, that his name may be famous in Israel." How satisfied she must have been!

Then there is the witness of Anna. Widowed after only her seventh wedding anniversary, she served God with fasting and prayers (not very dramatic service by our reckoning). But, this seemingly insignificant saint was rewarded with a view of the newly-born Christ child. In consequence, "She then spake of Him to all them that looked for redemption in Jerusalem" (Luke 2:38). Could there be any greater service than that?

The Lord Jesus spoke of the contribution of the widow at the temple treasury. Her two mites were not only given out of her limited resources, but also out of her deep devotion to God. Even one mite would, to her, be costly. But such an offering was of more value to

God than large public gifts from the wealth of the rich that represented no sacrifice. All service is seen by the Lord and valued by Him in its true light.

In 1 Timothy 5:10, Paul directs Timothy in the matter of caring for widows: "... lodge strangers ... washed the saints' feet ... relieved the afflicted ... diligently followed good." Here is quite a comprehensive description of the areas of service where a widow could effectively serve the Lord with invaluable service to the assembly. It represents a list of activities which, if in any measure pursued, would leave her no "down time."

These are only five of the many examples from a former age and the present one, to demonstrate that our dear widowed sisters are an essential part of the assembly testimony and necessary for the work of the Lord. They may feel that they have only walked in the shadow of their husbands, and with his home-call, have no usefulness of their own. Consequently, they feel depressed, lonely, and intrusive into the lives of family and others. Very few of us can understand the lot of this segment of Christian society unless we have been there. But there are many areas for usefulness and effective service for God, such as hospitality, visitation of sick, counseling younger sisters, prayer and intercession for others' concerns, even advising newlyweds (when asked!) from personal lessons learned. And many an evangelist at home or abroad can testify of practical gifts from widows that proved invaluable in meeting the need of the moment in their field of service. The exercise of the widows to serve God in these important needs can only strengthen the assembly testimony of which they form a part.

However, this raises the question that with the reduced income from loss of the primary wage-earner, how is a widow to have the means to fulfill service in these areas of the Lord's work? Money is required for food, home upkeep, car expenses, and other expenses.

So if these dear sisters devote themselves to meeting these various needs, practical support should be an exercise of the assembly so as to enable them to serve God and the believers in these ways

suggested when extra cost and expenditure is necessary. This is vital labor for the health of the assembly and worthy of its support.

Let us “Honor widows that are widows indeed” (1 Tim 5:13).



Oliver, William

Another view on the Scriptural teaching of giving.

The giving of our substance, our time, our effort, our all (as the Thessalonians did) is both our privilege and our responsibility. Christendom has degraded giving to support Christian work by begging from all, whether from Christians or not. Widely-publicized misuse of Christian funds has blemished the gospel message in the eyes of many. Assembly believers have justifiably avoided Christendom's abuses; possibly, however, we have relegated the subject to a place of less importance than the Bible gives it. Christian giving is important, expressing appreciation for our salvation and providing joy for the individual who gives.



The Provision For Giving

Paul teaches principles of giving in 2 Corinthians 8 and 9. Giving displays Christian love and care in practical ministrations. Paul acknowledges that the Corinthian believers abound in faith, utterance, knowledge, diligence, and love (8:7); he desires that they would "abound in this grace also," as did the Macedonians. In Romans 12:8, he exhorts, "He that giveth, let him do it with simplicity." The Hebrew writer says "to communicate (have fellowship) forget not" (13:16).



The Pattern For Giving

In 2 Corinthians 8:9, Christ is our pattern. None was ever as rich as He or became so poor, moving from the splendor of Heaven to the squalor of earth, from the place of seraphim praise to the place of being despised and rejected of men. Giving is Christ-like.

The Personal Aspect Of Giving

In verse 5, Paul refers to the Macedonians, who “first gave their own selves to the Lord.” Giving is self-sacrificing; its language is, “Lord, what wilt Thou have me to do?” whether it involves our talents, our time, our interest, or our substance. In 1 Corinthians 16:2, regarding the collection associated with the assembly, the teaching addresses “every one of you.” This obviously applies to married couples. Christian wives have both the privilege and the responsibility to place their gift in the basket on a Lord’s day morning. “Every one of you” means a wife does not leave her giving to her husband. A husband who requires his wife to leave the giving to him hinders his wife’s obedience and expression of support and exercise.

The Primary Position Of Giving

The Macedonians first gave themselves; this was their priority. The instruction regarding the assembly (1 Cor 16:1-3) gave their giving primacy; it was on the “first day of the week.” If giving is primary, then our planning for the distribution of funds, time, and interest in the things of God must hold first place. If we designate an amount of our substance for the Lord first, it will govern the balance of our budget. This is a crucial truth for young Christians: in honoring the Lord, set aside funds for the Lord first. The world attempts to indoctrinate us with the idea that we must have certain products and comforts. If we put the Lord’s portion aside to be used only for Him, we will have more manifold blessings in this world. Husband and wife should have a mutual prayerful exercise in their planning. Their giving will be purposeful, as implied by the statement, “lay by him in store” (1Cor 16:2). The result will be a “willing performance” (2 Cor 8:11).

The Proportion Of Our Giving

The question is often asked, “How much am I to give?” The amount will not be the same for all individuals but will be “as God hath

prospered him” (1 Cor 16:2). Abraham gave to Melchizedek tithes of all (Gen 14:20). The Old Testament tithe was a measured amount. It was ten percent. This may provide us with a starting point. The New Testament, however, does not teach this measured amount but rather a liberality that is in keeping with God’s giving to us. Those with a large income and minimal family responsibilities may be able to give a greater proportion. Those with a smaller income and pressing family needs may give a smaller proportion. However, all will find much blessing and fruit if they give with a spiritual exercise. One has said, “If you want to be rich, give. If you want to be poor, grasp.”

The Pleasure Of Giving

Our giving should not be “grudgingly, or of necessity: for God loveth a cheerful giver” (2 Cor 9:7). “God is well pleased” with the sacrificial giving of His people (Heb 13:16). He takes note of all, even to a “cup of cold water,” whose giver “shall in no wise lose his reward” (Matt 10:42). For the future, we have the privilege of laying up treasure “where neither moth nor rust doth corrupt” (Matt 6:20). In the present, we will have a distinct pleasure when we assist in a work of God. What an added pleasure should we occasionally learn later that we helped meet a significant need!

The Place For Giving

Giving can be both collective (1 Corinthians 16:1-3) and personal (1 Corinthians 16:17). The giving described in the New Testament helped to support the work the Lord had commissioned (Mark 16:15). We know many assembly workers both in our home country and abroad who seek to carry out the Lord’s words, “Teaching them to observe all things whatsoever I have commanded you” (Matt 28:20); this is the work we should be interested in supporting. We do not need to reach out to other evangelistic efforts that may not proclaim a plain gospel and do not teach the truths of the New Testament, particularly regarding assembly gathering. Why support these efforts when the need is so great among those of like mind in the Scriptures? Get to know those that are serving, even abroad, by way of letter or e-mail. Be exercised to pray about their work and

seek to find out all you can about their labors. Do not limit your interest to only one area. Many who work in new areas need to provide financial assistance to the people they have reached with the gospel. They set aside funds in what is called a benevolent fund. These funds are used to meet medical needs, to provide for housing and the education of families, and to give financial assistance because of unemployment, and building projects associated with assemblies. Distribution to the worker can be earmarked for this purpose. Wise discretion in distribution is exercised by these workers. When Paul wrote to the Philippians, he didn't encourage their giving in order to raise funds for himself, but rather that "fruit ... may abound to your account" (4:17).



Higgins, A. J.

When Paul was en route to Jerusalem with a gift for the poor saints there, he requested that the Roman assemblies pray for him (Romans 15:30, 31). One of the reasons, of course, was the danger which awaited him at every turn. But he also requested that they pray that his “service ... may be accepted of the saints.” Why was Paul concerned that his service might not be accepted by other believers? Why was he requesting prayer for this?

One possible reason was that Paul was faced with the concern that his gift might be viewed as a bribe, as a way of trying to “buy” the acceptance of the Jewish believers in Jerusalem. Here was a gift from Gentile churches to poor believers in Jerusalem. Was this Paul’s ruse for ingratiating himself with those in Jerusalem? Was he trying to obligate the Jewish believers to accept Gentile believers on an equal footing?

Suspected motives, embarrassment, a sense of obligation, humiliation – all these are involved when financial gifts pass between believers. A believer’s giving to the needs of another believer is actually the most difficult form of giving and requires the highest measure of spiritual care on the part of both the giver and the recipient.

Yet this form of giving is mentioned several times in our New Testament as being part of our Christian responsibility and privilege. “They would that we remember the poor; the same which I was also forward to do” (Galatians 2:10). “But if any provide not for his own, and especially for those of his own household, he hath denied the faith” (1 Tim 5:1-11). Giving to distant believers in foreign lands whom we may never see is much easier than giving to saints who are in the same assembly or area.



Occasions for Giving

Giving can result from several different situations. An individual's need may be apparent. A recent setback in health or business may create sudden need; an unexpected tragedy to home or property from a natural disaster can overwhelm most families and their monetary ability to respond. Believers, in true fashion, rise to the occasion and meet the need financially.

At times, however, need is not so apparent. Believers, to their credit, do not make a habit of broadcasting need and looking for financial help. Yet, exercised believers have been known to have burdens placed upon their hearts by God. These burdens have been in response to needs they would never have known by simply “observing” the exterior.

But we are creatures of extremes. Most believers would feel a reluctance to accept money from another. But then there are occasions when believers have gone into debt and turned to the assembly, asking for financial relief. Each of these situations is different and requires individual care and exercise.



Giving to Needy Saints

Every assembly and every believer ought to have some exercise about this area of Christian responsibility. As a young boy, I remember a box which was at the back of the hall upon which was neatly written, “For needy saints.” In our affluent society, most of these boxes no longer exist. Yet, the exercise should still be present because the need is still present.

Giving to needy saints in other lands or in response to major tragedies such as hurricanes, floods, and other natural disasters is common. Giving to help needy saints in “third-world” countries is also common. These are genuine scriptural displays of love one to another.

The embarrassment and awkwardness involved in giving to other believers can only be prevented if giving, and receiving, are done in the right spiritual condition. If my giving is truly “unto the Lord,” then I have absolutely no expectation of anything in return. That includes any sense of obligation or indebtedness on the part of the recipient. I am giving because of my indebtedness to the Lord, not to create a further indebtedness on the part of others to me. If my giving is “unto the Lord,” then I will view it as a privilege to give and not a burden.

How can we avoid the problem, however, of receiving and giving when it is someone we know? As a recipient, if I receive a gift as “from the Lord,” then my sense of indebtedness will be directed toward Him. That does not remove from me the obligation to acknowledge the sacrifice which others have made. But my ultimate thanksgiving and indebtedness is to the Lord who is the source of all.



Giving to Asking Saints

But what of those rare occasions when believers have gone into debt and then turned to the assembly for assistance? Should believers who have sacrificed to make funds available to the assembly “give” to assist some who have not shown the same care in their stewardship of material things? All would agree that the Lord’s money should not subsidize wasteful living. But each case would have to be judged on its own merits (or demerits). Some may have gotten into debt by circumstances beyond their own control. A period of assistance from the assembly might well enable them to get “back on their feet” and to resume a life marked by a good testimony and faithfulness in material things.

Then there are others who have been marked by a careless and thoughtless attitude toward their financial responsibilities. Here, brethren would rightly request the privilege of creating a budget and establishing some accountability for any assembly funds given to assist in time of need. A periodic review and re-assessment of the brother’s financial state would be in order and in keeping with our need to be good stewards. To give without any requirement for

accountability would be to encourage fiscal irresponsibility (2 Thessalonians 3:11, 12).

As believers, we are given the opportunity to “make ... friends of the mammon of unrighteousness.” That does not mean that we “buy” the friendship of other saints. But it does mean that we use everything which God has given us for the good of others. This not only glorifies God, but also furthers the depth of fellowship between believers.



Higgins, A. J.

Some articles come with greater ease, flowing more freely through the pen or the keyboard of the writer. Others come with hesitant strokes and slow deliberate motion. This article is of the latter genre. It is not meant as a criticism or public scolding of some who fail to acknowledge gifts sent from assemblies and individuals. It is meant as a reminder that, just as giving is a response to divine love, so acknowledgment of the sacrifice of others is a response to Christian love.

It is recognized that those who are either very late in responding to gifts, or the very rare person who fails to acknowledge gifts, is not acting out of a lack of appreciation. The burden and demands of full-time service for the Lord can place even the most organized of men into a time-management crisis. Unlike most of us with regular hours for work and planned time at home, these men are “on-call” twenty four hours of the day. Their brief times at home are interrupted by calls from all over the country seeking advice and counsel. Urgent calls to hospital beds, anxious souls, saints going through trials – all of these are burdens and challenges our brethren face.

We take for granted their ready availability for everything from a funeral to a private hour-long phone conversation. Couple this with the personal demands of home and family which they face, and you can begin to understand some of the time constraints they deal with day by day.

As a result, time which had been set aside for correspondence is sometimes sacrificed for what appears to be a more pressing and urgent need.

This article is being written, reluctantly, in response to the request of believers who feel it is necessary to balance the series which has gone before. Those articles have touched on our responsibility to recognize our stewardship in giving of our material substance to the

work of the Lord. Is there any Scriptural basis for suggesting that those who receive also have a responsibility to acknowledge that gift? Should a “giver” not be content that the Lord knows of the act, and will acknowledge this in a coming day?

The Old Testament contains examples of some who gave to others, and the resulting appreciation. Perhaps the best illustrations can be culled from the life of David. While fleeing from Absalom, David was met by three men who brought supplies to David at Mahanaim. They were Shobi, Amchir, and Barzillai (2 Sam 17:27-29). The beds, basins, barley, beans, and lentils assumed a value which they never would have had if David had still been in the castle. But in David’s rejection, they took on a new importance and value. Later, when he returned across Jordan, David expressed his appreciation for what Barzillai did (2 Sam 19:31).

Earlier in his career, David was fleeing from Saul. His heart’s desire was for a drink from the water at Bethlehem. Three of his mighty men, in love for David, broke through the garrison of the Philistines and brought David that drink. Overwhelmed and humbled by the sacrifice the men had made, David expressed his appreciation by giving it to the Lord (2 Sam 23:14-17). Despite his position as King, David never took for granted the kindness and sacrifice of others.

In the New Testament, Paul is undoubtedly our best example of a man who expressed his appreciation to others for their sacrifices. Notice his kind words toward Stephanas, Fortunatas, and Achaicus (1 Cor 16:17-18). He publicly acknowledged the fellowship of Aquila and Priscilla when writing to the Romans. His acknowledgment of the gift from the Philippians (Phil 4:17,18) as well as his appreciation for Epaphroditus (Phil 2:25-30) show that he remained sensitive to the kindness of others.

The Lord Jesus Himself is ever our example, however. His words in Matthew 25:34-40, show that He takes note of the smallest service and sacrifice done for Him. Nothing escapes His eye. He publicly acknowledged the “giving” of the woman in Luke 7 when she came with her tears and ointment. He vindicated Mary when her act was demeaned by Judas and the disciples (John 12).

The pattern of Scripture as well as the practice of saints and the Savior is a sensitivity toward the kindness and generosity of others. But this must be coupled on our part with an awareness of the many demands placed upon those who labor.



Higgins, A. J.

An introduction to a series of articles dealing with the believer and financial responsibility.

Money! We possibly spend more time acquiring it than anything else we do. We probably spend more time planning for its growth and safe investment than anything else for which we plan. We likely experience more anxiety over how to spend it and whether we will have enough, than over any other issue in our lives. How to get it! How to keep it! How to use it! How to pass it on to our heirs!

There are days we are compelled to utter a grudging “Amen!” with the wise man of Proverbs who said, ” ... riches certainly make themselves wings; they fly away as an eagle” (Prov 23:5). On other days we happily applaud the wisdom which said, “The hand of the diligent maketh rich” (Prov 10:4).

We are advised by some that as believers we should not have bank accounts; we should eschew savings and pension plans. Money is, after all, filthy lucre, and (incorrectly quoted) the root of every form of evil. How can a believer stockpile money since we are pilgrims and strangers here?

But some might counter by reminding us that Abraham was not exactly a beggar going from place to place. “Abraham was very rich.” David, when referring to himself as “strangers before Thee, and sojourners ...” (1 Chron 29:15), was at the same time investing millions of dollars in the construction materials of the Temple. He must have been saving!

What does the Word of God tell us about the believer and his finances?

There are Proverbs which touch on riches, covetousness, greed, and poverty. There are expressions and warnings concerning materialism in Paul’s closing letters to Timothy. All of these contain valuable

insights. But it is to the words of the Lord Jesus that we turn in our consideration. Luke 16 is, perhaps, the clearest and fullest teaching on material wealth. The background of the chapter is vital to grasp. There is no question that His words were directed at the prevailing mentality of the day as seen in the “Pharisees who were covetous” (v 14). The teaching they promulgated was that riches were an indication of divine favor and approval. Hence, the more you had, the higher was the reading on the God-pleasing meter. Riches were a sign of righteousness, spirituality, and spiritual-elitism.

Against the background of this warped thinking, the Lord Jesus related the story of the rich man and Lazarus. What a blow to their thinking!

But prior to this, He gave helpful teaching on the subject of our finances.



Stewardship and Present Opportunity

The Lord Jesus related “The Parable of the Unjust Steward.” The principle which He extracted from this and applied to His own is the principle of using the present in light of the future.

Perhaps unnoticed in His teaching is the fact that we are STEWARDS of our material blessings. As stewards, we must give an account someday (v 2). Have I been faithful with what has been committed to me?

The wisdom of the unjust steward is, that when faced with the prospects of the future, he used the present to insure the future. This is the wisdom which the Lord drew upon when He said, “Make to yourselves friends of the mammon of unrighteousness ... ” (v 9). This much is at least certain: the Lord is teaching that we are to use our material blessings for the good of others.



Stewardship and a Patent Reality

Notice how the Lord refers to money: “the least” (v 10). Most people would say that money is the “most” important thing; the Lord Jesus

says that, in contrast with eternal values and the “much,” it really is the least thing.

His words help to regulate our view of money. It is only a means to an end; never does God intend it to be an end in itself. The overriding consideration in that end should be the welfare of others. For a parent, husband, father, it might well be the physical well-being of his family or spouse. We are responsible for the welfare of those whom God has committed to our care. With that responsibility, God has also provided the material means to meet needs and carry out responsibilities.

Stewardship and a Passing Opportunity

Verse 12 underlines another consideration relative to our stewardship of material things. It really is “another’s” and not our own. What did the Lord mean by this? How can it be another’s? Reality is that everything which I now call “mine” will someday belong to another. I must leave all earthly, material things, when I leave for heaven. What is really “mine” is the spiritual wealth which I will take from earth: what I have learned of God; the progress I have made into knowing and becoming more like the Lord Jesus Christ, the Scriptures which I have learned and obeyed, and what I have wrought for God. These are “my own.”

Stewardship and Personal Spirituality

Consideration of the solemn words of the Lord Jesus Christ shows us that money and material things are, among other things, a trust, a treasure, a temptation, and temporary. But perhaps the most solemn aspect is that they are also a test. How men in the Scriptures dealt with riches is insightful. It revealed their spiritual condition as few other things did. The first mention of wealth, concerning Abraham and Lot in Genesis 13, reminds us of the possibility of friction and problems between brethren over money. David, Moses, Abraham, and others shared the spoils of war and did not cling to material things. Achan, Gehazi, and Ananias and Sapphira allowed money and material things to rule them.



Stewardship and a Proper Mentality

What then should our relationship to money be? We are stewards and will have to give an account of how we have used the material things which God has given to us. This means far more than, “Did I give 10% to the Lord or 12%?” Money is a trust which God has placed in my hands to use for others: my family, believers, and the Lord’s work. Have I been responsible and wise in this? It is temporary and is not really my own. Have I hoarded it as though it were my own? It is the “least” and I should not allow it to assume a value in my life and thinking which is above what Scripture assigns it. Have I allowed it to rule me or do I rule it? A man cannot “serve” (as a bond-servant), both God and mammon.

No rules, no regulations. Only Scriptural principles to guide the spiritual man and woman. Because, in the end, it is a test.

The Believer and Financial Planning: Good Stewardship in Light of Our Mortality



Oliver, William

“If any provide not for his own, and especially for those of his own house ...” (1 Timothy 5:8). Each child of God reflects on the time he prepared for eternity. Recognizing our personal and urgent need, by faith we received the Lord Jesus Christ as our substitute and Savior. Happy Day! The preparation of our souls’ destiny was once for all settled by reason of the blood of Christ. However another preparation remains in light of our mortality. In this short article we want to encourage Christians to make a will. This does not take away from what should be our daily desire, “Perhaps today He will come.”

In Proverbs 13:22 we read “A good man leaveth an inheritance to his children’s children.” We have a responsibility to consider our family’s needs if we should be taken home before the Lord comes. A century ago, life was less complex; the laws of government were simpler and less intrusive; needs were less and assets were less. Today, the greater complexities of laws and living dictate the advisability of a will.

What is a will? It is a legal document indicating how you want your possessions to be distributed. Who should have a will? It is important for both young and old, for those with a small estate, or with a sizeable estate. What is an estate? An estate is simply a legal term indicating everything that you own. When you do not have a will, the government may then make decisions for the distribution of your estate. Good stewardship will plan to fulfill in death what has been our consistent purpose in life.

For a good number of us, a simple will is all that is needed. The cost of a simple will is not great. You can address some basic thoughts before making a will. Discuss with your spouse or loved ones how you would like to see your estate administered. Choose an executor and an alternate. Most often the executor is your spouse. Request

agreement from anyone that you intend to assist you in this way, if necessary. You will not need to list all your possessions apart from any special items you choose to list. A general list of assets will assist a lawyer who will often provide a form to be completed to organize your intent. Find a lawyer and feel free to inquire about the estimated cost for writing the will before you proceed. Review with the lawyer ways to reduce inheritance tax for your beneficiaries.

Parents with young children should consider naming guardians and alternates to raise their children in the event of the death of both parents. This may or may not be grandparents. Consider the home in which they will be raised. Will it simulate your own spiritual exercise? Get agreement from the proposed guardians and alternates before naming them. You should also consider establishing a trust to assist in the care and upbringing of minor children until they reach adulthood. When you have completed the will, secure the original copy in a safe place and inform the executor of its location. Keep it updated, especially as changes occur over time.

If your estate is sizeable you may want to designate a portion to be used for the Lord's work. Consider setting up a charitable trust. This lowers the total value of your estate for determining tax. It can result in an immediate favorable tax deduction and can provide income while you live. If you want to designate a portion of your estate for the Lord's work, but not create a trust, name a registered fund, such as Truth and Tidings Gospel Trust, and provide your executor a detailed distribution list. By naming a registered fund, this amount is removed from the taxable portion of the estate. Simply naming individual servants of the Lord, without naming a registered fund, does not exempt the amount from estate tax. These are treated as gifts to individuals.

Consider writing a Medical Directive known also as a living will. This instrument will dictate your health care in the event you are incapacitated. It will clearly state the extent of life sustaining measures you desire to have administered should you become unconscious or unable to communicate. Talk with your family as to your intentions.

Regardless of your age or assets, if you have not prepared a qualified will, do so now. To delay can result in costly loss for your loved ones. A will is consistent with the teaching of Scripture. Joseph gave instructions regarding his bones. David made provision and gave instructions regarding the building of the temple. The Lord, at the cross, secured the continuing practical care of Mary by delegating it to the apostle John. Your financial stewardship includes a responsibility toward your spouse, children, parents, and the furtherance of the work of the Lord.

Do not leave it for the government to designate or to unduly tax. “Through wisdom is a house builded: and by understanding is it established: and by knowledge shall the chambers be filled with all precious and pleasant riches” (Proverbs 24:3-4).



Roberts, Laurie C.A. (Toronto)

Is the concept of having a budget and living within your means Scriptural?

It is likely that many times you have thought or even uttered the words, “I just don’t know where the money goes!” In today’s society that sentiment seems even more prevalent, with costs escalating, while incomes have become fixed or only marginally advanced. This predicament leaves us with a rather large question on our hands: how does one cope?

There is not always a simple answer to this conundrum, but there is a method that has proven effective (in fact, essential), whether in business or in everyday life. The development of a personal budget may seem daunting at first, but it need not be. You have all you need to develop a plan with a few simple tools: a pencil, a pad, a table in a quiet room, and the will to accomplish it.

However, it will require some serious and pragmatic thought, a plan tailored to one’s position in life (as the Lord commented in Luke 14 re: the building of the tower), and a commitment to follow through (as did Nehemiah). After all, it is *your* budget!

Let me share with you some things that will help you to arrange a plan that will better equip you to handle your financial situation properly. Your goal is to compose a budget, based upon family income, that will clearly outline how you will spend your earnings more prudently.

As you prepare, spend some time with the Lord first – ask Him for wisdom, for guidance, and patience as you work to develop a balanced financial strategy. At this point, it would be a good idea to consider your financial position and any goals you may have set out for the future (both immediate and long term). These may include buying a house, an automobile, or other large purchases. You should take into account the cost and potential debt related to these items. Make some notes and keep them handy.

The Budget:

Make a chart in which you will write down what you anticipate the following will be. Under each heading describe the item and appoint it an amount, both monthly and annually.

(1) Income: your family take-home pay (after employee deductions) or, if self employed, your net income, plus any other income sources (interest, etc.)

(2) Your financial commitment to the Assembly or related giving to the Lord.

(3) Expenses: What you have spent, or will spend on:

Accommodation (rent, mortgage, insurance, utilities)

Automobile (lease, loan payments, fuel, insurance, etc.)

Food and household costs (food, supplies, etc.)

Medical insurance (prescription drugs, etc.)

Clothing (new purchases, etc.)

Gifts (birthdays, Christmas, etc.)

Entertainment (dining out, etc.)

Vacations

Contingency (a little to cover items missed)

(4) Other commitments, such as:

Loan payments

Investments (savings)

Pension plan contributions

When you have put the dollar costs beside each of the items, add them up and total them (by month and by year), then deduct items (2) + (3) + (4) from (1).

Does your income exceed your expenditures? Are you overspending? Can you live with the results or could you do better? What do you do now?

First things first, don't panic! Your next step is to review each item and with some further deliberation, consider and adjust them, where possible. The questions you need to ask are:

Is this item essential?

If not, then delete it, or reduce it to an amount which is more appropriate for your current situation.

Is there a surplus?

If so, then you may wish to think about increasing your support of the Lord's work, reducing your debt, or setting aside funds towards making your future plans come to fruition.

As we get older and our finances improve there may be a tendency to feel that you no longer need to go about this task. However, even in these circumstances, it is still a good idea to go through the process as it often reveals areas of spending that may be better directed.

Some may be struggling financially even though they have reduced their expenditures to a minimum and yet, they still have not managed to achieve a balanced budget. Sometimes there are "little foxes," those seemingly insignificant amounts that can be created by frequent visits to the ATM, impulse purchases, overuse of credit cards, and so on. It may not seem like much, but added up over the course of time, these may amount to more than you think and can potentially spoil your plan. Can these be controlled? Only you can decide this for yourself. Every situation is unique and one must examine the benefit versus the cost. Although difficult, a little self-control in these "little" areas can go a long way to helping you achieve your goals.

The completion of a budget, whether for the unmarried or done together as a couple, should be approached with a commitment to make a real effort to put it into action, otherwise you will gain no benefit from your plan. I encourage you to do this, as it will not only

be financially rewarding for you and your families, but will also leave you with a great sense of achievement.



Glenney, Paul

“Debt loads are soaring,” and “The Magic of Plastic,” were captions on articles in October 2003 issues of the Toronto’s National Post. Ease of credit and unbridled spending were highlighted as major contributors to the debt load that seriously impacts society. Debt has become an acceptable fact of life, never given a second thought. In fact, we have been acclimatized to it.

While some debt is unavoidable and inevitable, it must all be manageable. The rising cost of post-secondary education is problematic. Few have sufficient cash to purchase a car outright. Acquiring a house requires financing. These large ticket items are not generally the culprit creating the problem.

What should be a believer’s attitude towards debt since we are exhorted “Owe no man anything...” (Rom 13:8)? Does that mean that we are to operate on the “cash principle” and that all credit arrangements are wrong? No, not at all! The verse does not prohibit the use of credit. However, it is a warning about not paying our debts or bills by their due date. Only under exceptional circumstances should believers use the “buy now, pay later plan,” and a vacation is not one of them.

In her book “The Two-Income Trap,” Elizabeth Warren blames credit card companies for dangling temptation before those least able to resist it. Innovative and creative marketers lure individuals with easy payment terms or extended credit limits. Credit and debit cards as well as automated bank machines make spending money possible 24/7, 365 days a year. In an article “We’re playing our cards all wrong,” Matthew Barrett, the former head of the Bank of Montreal, who now leads British banking giant Barclays, told a United Kingdom credit card inquiry, “I don’t borrow on credit cards because it is too expensive.” Yes, they have their place, they are convenient, but if the statement is not paid in full each month, credit cards can be financially crippling.

Statements come in, and, all too often, only the minimum monthly payment is made. The debt continues to soar, just as the lenders intended. Then reality sets in, the discovery is made that the Scriptures are right, “the borrower is servant to the lender” (Prov 22:7) or as Lynn Forman puts it, “he who has the gold makes the rules.”

What happened? Where did things go wrong? For the most part, debt is not the result of not making enough money, but of not handling wisely what one has.

Uncontrolled or impulsive spending is symptomatic of a systemic problem. It is not the symptoms that need to be addressed, but the source. More often than not, dissatisfaction lies at the heart of it all, even though we know that we are to “be content with such things as [we] have” (Heb 13:5), and “godliness with contentment is great gain” (1 Tim 6:6). Looking at others, as well as by being manipulated by clever marketing, causes discontentment.

Spending beyond one’s means puts pressure on marriage and family relationships. Working overtime becomes the norm, even on a Lord’s Day, just to make ends meet or get ahead of the debt. Assembly responsibilities are neglected. Spiritually, one withers up. Usefulness for God is lost. The message to the remnant in Haggai’s day is still relevant, “Consider your ways” (Haggai 1:5, 7).

Scriptural principles, if applied, will help to deal with the root cause of debt. Understanding the truth of divine ownership, and the companion truth of stewardship, will bring focus to how we handle the problem.

When first saved, the only truth most of us were aware of was that our sins were forgiven and that we would never face the judgment we deserved. That is not all that happened. At that moment we came under new ownership, divine ownership. On two occasions, Paul reminded the Corinthians that “ye are bought with a price” (1Cor 6:20, 7:23) and therefore they were “not their own” (1 Cor 6:19).

While divine ownership is a fact, and we accept it intellectually, our life is often a denial of it. Recognizing that “I am Thine” (Psalm

119:94) should regulate every facet of life. By applying this truth, debt avoidance would be a high priority for each believer. Spending habits would be realigned to be consistent with it, recognizing that money is a stewardship for which there is accountability.

Take, for example, Joseph. Potiphar put all that he had under Joseph's control (Gen 39:5). Joseph was responsible to manage it, not out of self-interest, but in the interest and for the blessing of his master. Is that not really what it is all about? As stewards, we should act in a responsible manner, recognizing that all belongs to the Lord (1 Cor 4:2). The parable of the talents (Matt 25:14-29) illustrates the same truth.

Have you ever noticed how the Lord Jesus relates the secular to the spiritual? Trustworthiness in handling small things will expand one's horizon in being trusted with greater responsibilities for "he that is faithful in a very little is faithful also in much" (Luke 16:10 RV). Unfaithfulness in managing our financial resources results in loss now as well as at the judgment seat of Christ, for "if therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?" (Luke 16:11).

Budgeting is an important tool for managing finances. Is that not the principle that the Lord Jesus spoke of in dealing with the cost of discipleship? He posed the question, "Which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he hath sufficient to finish it?" (Luke 14:28). Do not spend beyond your ability to pay; work from a budget. Every believer, young and old, should be familiar with, and use, budgeting as a tool to effectively manage finances.

To put the issue in perspective or put it succinctly, as the late Mr. Frank Pearcey often said, "If your output exceeds your income, then your upkeep will be your downfall."



Higgins, A. J.

In an age when day-to-day existence was a struggle, and surplus was only a word in the dictionary, not in the family bank account, issues such as saving and investing were answered with relative ease. While some believers in many places in the world still know the struggle of facing each day with the challenge of existence, for many others, economic conditions have suddenly caused them to face the issue of whether it is correct to save money.

Proverbs condemns wealth, doesn't it? The Lord Jesus and then the apostle Paul both singled out the wealthy for special judgment, didn't they? Even James vilifies the rich time and again in his short epistle, doesn't he?

Does it? Did they? Does he? Is it wealth or is it the pursuit of wealth? Is it riches or the hoarding of riches for the sake of self-satisfaction and false security? Did Philemon know what it was to stand in the breadline? Did Joseph of Arimathea know the inside of a pawn shop? Is it the rich man in James 2 who is condemned or the assembly who rushed to treat him with preferential deference? Did the Lord Jesus condemn riches or our human tendency to trust in riches?



The Problem with which we Grapple

Believers often ask questions about saving. Some, both past and present, take a "no-savings" view. The question of saving money is not easily answered, nor will it be answered here to everyone's satisfaction. Our reluctance to write on this subject is testimony enough to the liability which all feel in expressing themselves on it. But to ignore it is to do disservice to the believers and the Word of God. This is an honest question which we cannot escape.

Young couples are faced with the staggering cost of home ownership. Parents, with an exercise for the future of their children, contemplate

huge tuition payments. Is it correct to save for any of these? Should all monies be turned to immediate use for the work of God? What of saving in the event of the death of a spouse? Does the life of faith prohibit insurance or saving for “untimely” home-calls. How often is fellowship sent to women who have lost their spouses? I am not asking now about widows of the Lord’s servants. They experience neglect, of which they themselves could write. But I am speaking of the believers whom we might condemn for having life insurance or savings in the event of death.

What of men who retire or are made to retire early without a “golden parachute?” Are they to look to the believers for support? Are they expected to live on the minimal amount which government-required retirement plans provide?

Are we left then to guide our lives by mere expediency? Are there no principles which can guide us and balance us? These and other scenarios drive us back to the Scriptures to be sure we have considered all the views of Scripture and are balanced in our approach to such an important subject.



Principles to Govern

The principle of 1 Timothy 5:8 has relevance. “If any provide not for his own, and specially those of his own house, he hath denied the faith and is worse than an infidel.” Before condemning me for stretching a Scripture, allow the principle of the verse to be appreciated. It is my duty as a believer to provide for my family. The difference which saints who do not believe in saving will have with the savers is the issue of to what extent this provision is to go. But at least all are agreed that there is a command to provide.

None would argue that, as a minimum, it has to do with day-to-day needs. But if I see need which I know will confront us as a family, costs which are beyond the average weekly paycheck, am I wrong in saving for this need? Those with convictions against saving will counter that we should live in view of the Lord’s imminent return. But the New Testament epistles are filled with the tension of living with imminent hope, yet with practical care for the present (2

Thessalonians 3) and prudent planning for the future (see the Proverbs).

Proverbs to Guide

Many of the proverbs relate to the need to look ahead and prepare (Prov 22:3; 27:12; 30:25). We may apply these in the gospel, but their initial application may have been to more mundane matters. Certainly, the virtuous woman of Proverbs 31 was marked by a concern for the future welfare of her family (vv 16, 27).

In other proverbs, industry, diligence, the “work ethic” (so noticeable in the Western world) are all praised and held before us as valuable traits (Prov 10:4, 5; 13:22). Sloth, carelessness, thoughtlessness, and poverty are never praised as virtues in themselves. Proverbs does caution, time and again, against the dangers of trusting in riches, of hoarding wealth for self, and of a miserly spirit (ch 10:15; 11:28; 13:7; 23:4; 28:11). But all these emphasize the danger of avarice, the deceitfulness of riches, and the disaster associated with trusting in riches.

There are those to whom God has granted wealth. Many never set out to seek it as a goal. They were diligent in their occupations, honest and industrious in all to which they put their hands, and, as a result, wealth came to them. To them, then, has been granted the tremendous privilege of furthering the work of God and giving help to the genuinely needy ... even the unsaved.



Practicalities to Guard us

What can we conclude from these principles and Proverbs? Each will have to decide, in the fear of God and in the presence of God, how he can apply these to his own life. What appears however, is a pattern of thought which centers on motives and priorities. If I go in for riches for riches sake, for the purpose of security without God, to indulge my fantasies and flesh, then I am on dangerous ground. If hoarding of money becomes my priority to the exclusion of the privilege of supporting the assembly and the Lord’s work and having

a share in His work in my generation, then I am out of the mind of God.

Saving should have a purpose and plan. If we are going to apply instruction, such as Proverbs 22:3 and apply it to the goal of saving, then there should be a particular need for which I am saving: college tuition, a down payment on a home, a retirement account, etc.

As in virtually all other areas of Christian living, priority and motive are what will determine the propriety of my actions. It does not become me to judge another, because I am not to judge motives. Each of us will have to answer at the judgment seat for our stewardship: as parents who have provided for their families, and as those who were given material wealth to support the work of God and other believers.

The suggestions of this article will not be met with hearty “Amens” from all, but they are written with a desire to be of help to others who are starting out, young couples, and even other “older” couples, faced with these questions.



Higgins, A. J.

He was very sorrowful; for he was very rich” (Luke 18:23). What a seeming paradox! Riches, and yet, with them, or because of them, he was very sad! Someone says, “Just give me a chance and see how I can use money to make myself happy.” Maybe so; but maybe not!

Young Christians may not think that money is a subject that relates to them. This is a time of school loans, debts, part-time jobs at minimum wages, and struggling to pay car insurance, tuition, and other obligations. Yet, money is a stewardship at every stage of life. If you are a preteen or “tween” mowing lawns or shoveling snow, a teenage worker at one of the slave labor camps known as a fast-food restaurant, or a college grad just starting out, whatever the Lord has given you, He has given as stewardship for you to use wisely and thoughtfully.

Whether you are among that elite group that has what is called “spendable income,” or among the majority that have to budget carefully until the next payday, you have been entrusted with earthly “mammon” to invest in heavenly wealth. God does not want what belongs to another. So if you have debts, He expects you to pay them. This is part of your testimony as a believer (a word later about the wisdom of contracting debts). He does not want what belongs to another. But He does want what belongs to Him.



The Prompting for Giving

God does not need anything we give Him. In the end, we have to confess as did David, “Of Thine own have we given Thee” (1Chro 29:14). Giving is actually a privilege. But it is far more than that; giving is an expression of our appreciation for the Lord Jesus Christ. Everything belongs to God, comes from God, and, in reality, belongs to Him.

Have you ever read Numbers 7? If you have, perhaps you have asked yourself why the Spirit of God repeats, word for word, the exact same things every six verses as He details the offering of the twelve princes of Israel. Aside from a name change, there is absolutely no variation in the words for 72 verses. And then He summarizes it all at the conclusion.

These men were giving as an expression of what they thought of the altar. In appreciation for the altar, they gave richly, generously, and abundantly. And God took note of it because He appreciated it. He actually devotes one of the longest chapters in the Bible to them and their giving.

What we think of the “altar” or of Christ (Heb 13:10), is shown by our giving of our material possessions to Him. Giving is not limited to a Lord’s Day morning; but we do offer at the Breaking of Bread as an opportunity to give as an expression of our worship.



The Pattern for Giving

The two great chapters on giving are 2 Corinthians 8 and 9. In these chapters, Paul exhorts the believers in Corinth about giving; the giving was not for himself but for poor believers elsewhere. He brackets his exhortation by two reminders: the grace of giving that marked the Lord Jesus Christ, and the generosity in giving that marked God the Father.

“Ye know the grace of our Lord Jesus Christ, that though He was rich ... He became poor” (2Cor 8:9); and “Thanks be unto God for His unspeakable gift” (9:15).

Measure and motive, extent and expense, all that is involved in giving is encapsulated in these two Scriptures. We have a pattern, a standard against which we can measure our giving.

What marked the believers of whom Paul wrote in 2 Corinthians 8:5 was that “They first gave their own selves to the Lord.” From that point on, the Lord had everything.



The Priority for Giving

Young believers need to make a priority of giving. This means that you should first determine, after satisfying debts and expenses that are unavoidable, how much you would like to give to the Lord and then set that aside for the Lord. Learning to live on the rest is a useful discipline. To have expendable income to use on that night out with the other young people, for buying more apps or downloading more songs, renting DVDs, or amusement and recreation, and then allow the offering to go by and putting nothing into it, is the opposite of giving as a priority.

There may be rare occasions when you have absolutely nothing to give the Lord of your material possessions, but it should not be a common practice. Christianity was founded on a principle which should mark us throughout our lives. It is the principle of sacrifice. The Lord sacrificed and as a result we have forgiveness and life. We have forgotten what sacrifice really means. You may well argue that affluence and expendable income are words which have no relationship to your financial situation. But if you can spend money for recreation, amusement, and those things we all feel we “deserve,” and then claim you have nothing for the offering on Lord’s Day, you are denying the principle of sacrifice.

To enable you to give, avoid unnecessary debts. The temptation to use credit cards to get things now and to pay later has been the undoing of many. Credit cards are hawked to high school students, placing temptation before young people who have not yet learned financial realities. To create the desire to “have” and to “experience” things is the goal of our consumer economy. God does not want money you owe someone else. Be very careful in contracting debts. Make sure you already have what is necessary to pay that debt. That way it will not hinder your ability to give to the Lord. You will be depriving yourself of one of the great joys of Christian life.

It is vital, that in your early formative years, you develop the habit of giving. If you learn to give what you are able to now, you will find that God will multiply your ability to give as life progresses.

The Proportion to Give

How much should I give? You decide! How much does Christ mean to you? Is your giving on Lord's Day part of your worship? If God were to judge your appreciation of Christ by how much you have sacrificed to place something in the offering, would He get an accurate impression?

The New Testament does not legislate the amount to give. We are given the single guideline: "as God has prospered" (1Cor 16:2).

The widow who gave her two mites gave more than all the rich men combined. No doubt the monetary value of their gifts far exceeded her small offering, but she gave proportionally more than the sum of their contributions. Her giving must have been one of the incidents which gave the Lord Jesus joy during that last fateful week in Jerusalem when He would know so much sorrow.

Someone has said it is not how much we give but how much we have left after giving. God does not ask us to impoverish ourselves; He does ask us to give according to the measure He has prospered us. The amount to be given is open to your own personal exercise.

The Prudence in Giving

All giving does not have to occur on a Lord's Day morning. All giving does not have to be through the assembly. There may be missionaries, preachers, or poor believers of whom you are aware and in whom you have an interest. Personal giving is certainly a Scriptural thing and can be a source of great joy. But wisdom is needed. The airwaves, mail, and Internet are full of people begging for money for their cause. Religious leaders appeal for funds and promise blessing to follow. Discretion is needed to know how, and to whom, gifts should be given. If you keep in mind that giving is an expression of fellowship, it will help to direct your giving. While there are many

worthwhile causes, many involve practices and teaching with which you can have no fellowship.

In obeying the exhortations to “do good unto all men” (Gal 6:10) and “to be ready to every good work” (Titus 3:1), we should also be generous to people in general and respond to tragedies with generosity. We can wisely give to charities and to meet the needs of humanity in general, but even the ungodly can do this. Only you can give to the Lord.



The Profit in Giving

In 1 Kings 3:4, Solomon gave generously in worship to the Lord. That very same night, God gave generously back to Solomon. This incident highlights the teaching of Luke 16. There we are taught that if we are faithful with what is not ours (our own money), God will give us what is truly ours (spiritual wealth). Giving is a pathway to spiritual treasure. It is also a pathway to eternal dividends. As we give, we also grow spiritually. God is a God Who is marked by generosity. As you learn to give generously, you are developing one of the characteristics of your Father in heaven.

Luke 16 contrasts what is least with what is much; it contrasts what is mammon with what are true riches; and it contrasts what is another's with what is our own. We would tend to put our material possessions in the column of the true, the much, and our own, but the Spirit of God puts them all in the opposite column and characterizes spiritual wealth as the true, eternal, and our own. Here are treasures which no one can take from us and that time will not dull or diminish.



The Practical Aspect of Giving

There is a very practical aspect to giving. While the “cattle on a thousand hills” are His, and the wealth of the world belongs to Him, the question could well be asked: “How does the assembly pay its bills? How does the assembly pay for the activities and outreaches it has?” And “How does God supply His servants?” What of His servant at home and missionary work? How does the assembly send fellowship to them? Who supplies their needs? God supplied Elijah

at the brook through ravens who brought him bread and flesh twice a day (1 Kings 17). But in our day, there are very few ravens flying around with flesh (or \$100 bills) in their beaks to provide for laborers.

We have become quite accustomed to feeling we “deserve” certain things and cannot do without them. For some it may be that “double-double” at Tim Horton’s every morning. Others may want their “cafe mocha latte” at Starbucks. Perhaps for you it is pizza every Friday night or something similar. We all have things which we have transferred from the “desirable” column to the “must have” column. There is nothing wrong with pizza (how could someone of Italian background possibly impugn pizza!), or the other things mentioned. They are all legitimate; but what about sacrifice? Christianity exists because of sacrifice and its furtherance and prosperity depend upon sacrifice.

The very concept of sacrifice has become relegated to missionaries, preachers, elders, and perhaps those who are a little fanatical and take their Christianity too seriously. Sometimes they are labeled as legalistic. But sacrifice for the sake of the gospel or the work of God has nothing to do with legalism. Those who sacrifice do not parade or trumpet it to others. It does not mean that they wear secondhand clothing or drive horse and buggies instead of cars; they do not live in run-down homes or have oatmeal three times a day. But they have made a conscious choice that what could be legitimately used for self be set aside for the Lord.

What would happen if you “sacrificed” even one indulgence, once a month, and set that money aside for the work of God? After praying, pick out someone you would like to help financially, and when you have a few dollars, send it on. You may think it very small, but as you establish the habit of giving, God will increase your ability to give and also your joy in giving. As well, it will be a great encouragement to the recipient, even if small in light of their total needs.

Remember that giving is the pathway to growth and godliness, and you can never out-give God.



Ussher, Andrew

No reasonable person would dispute that few subjects in today's society garner more attention, interest, and commentary than money. In our world in 2011, talk shows, cable channels, blogs, websites, and publishing houses pump out a constant stream of chatter about all types of money matters.

What may be a little more surprising to some is to know that the Bible speaks more about money than it does about almost any other single subject. Approximately 2,350 verses deal with money or material possessions – almost twice as many as are devoted to faith and prayer combined. Sixteen of Christ's parables (out of a total of between 30 and 40) deal with the subject. He talked far more about money matters than He did about any other subject including heaven, hell, obedience, discipleship, or devotion.

The big question for us as God's people is, where do we turn when we want information about money and material possessions? What forces shape our perspectives on the subject? What principles guide our behavior? Do we rely more on the Wall Street Journal than the Word of God? Are we more influenced by the stock tickers or by the Scriptures? It is absolutely vital that we allow the Bible to challenge our mindsets and adjust our perspectives if we are to have a proper attitude toward money, and if we are to be effective at using it for the glory of God.

This article is aimed at young believers who are starting out in adult life. Many of you have not yet made the mistakes that the generation above you has plunged headlong into, but you are right on the brink and in imminent danger of rushing blindly down the same dangerous pathways! Dear young believer, stop before it's too late! Money is not what you think it is – it is not what the world around you tries to force you to believe. This article is written with the sincere desire that young readers will turn to the Word of God to find proper, God-given, eternal truth about money that will radically alter their

perspective, and steer them away from the empty, materialistic, money-obsessed lifestyle that has such a stranglehold on virtually everyone in our modern western world, many Christians included.

The world's perspective on money is diabolically driven, and is diametrically opposed to the Bible's teaching. You can be wrong on a lot of subjects and still not make shipwreck as a believer – but you cannot be wrong when it comes to your attitude toward, and your behavior with, money and then expect your life to amount to anything for God. The Lord Jesus said it so succinctly in Luke 16:13. “No servant can serve two masters, for 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 God and money” (ESV). So in the words of Christ Himself, if you are devoted to money, you despise God! If you are serving money, you cannot serve God!



What does the Bible say about money? Is money evil?

Money itself is morally neutral. It is neither good nor evil. People are good or evil, actions are good or evil, attitudes are good or evil, therefore it's what we do with money and how we view money that is either good or evil – not money itself. Money is really only a medium of exchange or a method of measuring value. Possessing wealth or material things doesn't therefore necessarily indicate that a person is out of the will of God, neither does the absence of money or material possessions necessarily equate to godliness. One of the most misquoted verses in the Bible is 1 Timothy 6:10. Contrary to how it is often quoted, the verse does not state that “money is the root of all evil” but rather warns that “the love of money is a root of all evil.”



The Principle of Stewardship: Whose money is it anyway?

One of the fundamental underpinnings of a capitalistic society is the principle of Private Property Rights. According to this concept, if something belongs to me, then I have all of the rights and freedoms of ownership. I can use it as I wish, I can control it. Nobody has the right to dictate to me about its use, it is mine! Those of us who live, work, and seek to serve God in western countries have been so

steeped in this principle since childhood and so brainwashed by the society we are immersed in, that it is very, very difficult for us to recognize that when it comes to money – even what I consider to be my own money – it’s not mine at all, it’s God’s. All of it is God’s. The Scriptures clearly teach that all money and material things belong to God. “All that is in the heaven and in the earth is thine . . . Both riches and honor come of thee (1Chron 29:11-12). “The earth is the Lord’s and all it contains” (Psa 24:1 NASB).

So it is critical, if I am to view money correctly, that I understand the principle of stewardship. My money and material possessions don’t belong to me, but I’ve been entrusted with them by their rightful owner (God) and He has given me responsibility for their care and use. Furthermore, He holds me accountable for the manner in which I discharge that responsibility. It’s not that I take a small portion out of my money and “give it to the Lord” and then use the rest as I see fit. The fact is that it’s all the Lord’s, and I must answer to him as to my attitudes and actions with whatever He entrusts to my care. This is the Biblical principle of stewardship.



How much money do I need? What is financial freedom?

This is one of the most pressing questions of our day, and for many of us the answer most naturally springing to our minds when confronted with it is likely “a little more than I have.” Somehow we never feel like we have enough money. Financial freedom is embraced in our world as a concept to be cherished, a dream to be pursued, and an ambition to be embraced. But the world’s concept of financial freedom is totally flawed when subjected to the Scriptural test. The world indoctrinates us into thinking that financial freedom is “having enough money so I don’t have to worry,” when the Scripture clearly teaches us that “my God shall supply all your need according to His riches in glory by Christ Jesus” (Phil 4:19). In the latter portion of Matthew 6, the Lord exhorts His own not to be anxious about clothing, food, and material things, because “your heavenly Father knows that ye have need of these things” (Matt 6:32). Financial freedom, from the Scriptural perspective, is to be free from the bondage of serving money and wealth. The freedom of

mind and soul comes only from truly trusting God and having peace in my heart that I am using whatever resources He has entrusted to me for His glory. One of the things God cherishes most in His children is trust. It is an insult to our heavenly Father for us to feel that security and freedom can be found in wealth or in hoarding this world's possessions. These realities can only be found in our God and they are abundantly available for those who place their trust in Him.



The Menacing Marketing Myth of Materialism

Covetousness and materialism are chronic plagues in our modern, money-obsessed society, and, left unchecked, they quickly make devastating inroads into our mind-sets, perspectives, lifestyles, and habits as the people of God. It's instructive that the Lord warned in Luke 12:15 "Beware of covetousness!" We are familiar with warnings such as "beware of dog" or "beware of falling rocks." We have no difficulty grasping that such warnings alert us to potentially imminent danger; something that could gravely harm us or even destroy us. It is critical that we understand that this is precisely the point the Lord is making in Luke 12. Covetousness is an ugly, menacing danger that can consume us and ensnare us, and if allowed into our lives, will destroy our usefulness for God and make shipwreck of our Christian testimony. Paul warns about the same danger in 1 Timothy 6 when he writes in verses 10-11 that "the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. But thou, O man of God, flee these things." Notice the forcefulness of Paul's warning – we are to flee! It's not that we can allow ourselves to indulge a little in materialistic living as long as we don't go too far. We can't cater just a little to the fleshly desires for possessions, provided we remain balanced and don't go to the excesses that others may do. We are to watch this danger like a menacing enemy, stay far from it and be constantly vigilant against its inroads.

In Luke 12, the Lord elaborates on His warning to "beware of covetousness" by explaining that "one's life does not consist in the abundance of his possessions" (Luke 12:15 ESV). This is perhaps

one of the most blatant areas where the modern myths of marketing and the teachings of Christ come into flagrant, violent conflict. We are bombarded with messages consciously, sub-consciously, subliminally, and societally, that powerfully persuade us that life does, in fact, consist in the abundance of the things that we possess. Happiness lies just beyond the next purchase. Whether it's the latest electronic gadget, or the fancy luxury automobile, or the dream vacation, or the prestigious home, or the self-pampering spa treatment, we are constantly being bombarded with marketing messages. The aim of these advertisements is to convince us that "you've worked hard for it, you deserve it, you'll be happy if you get it, you'll be miserable if you don't." And almost without thinking, we blindly imbibe the philosophy of the world, swallow its marketing messages, crank up the speed on the materialistic treadmill of modern western living, and consign ourselves to a miserable, self-centered, barren existence of serving wealth and not serving God.

Dear young believer, please stop and listen to the clear, unambiguous warning of Christ. Your life is more than money or material things. You can survive without the latest gadget, or the newest car, or the fanciest house, or the splashiest vacation. Far better to be content in the center of God's will for your life and be without some of the things your peer group considers "normal," than to be rushing headlong after everything your heart craves, and completely miss God's purpose for living. -To be continued



Ussher, Andrew

The dangers of covetousness and materialism are exponentially heightened in our society because they are coupled with the curse of easy credit, and the almost universal adoption of a blatant consumerism fueled by debt. Credit cards are peddled to teenagers on every college and university campus, lines of credit are pushed by every financial institution, vehicle leasing is hailed as a brilliant way to “drive more car for the same money,” and homes are being purchased almost entirely with borrowed funds. Most people are living virtually at the limits of their available credit, with little thought of how they will ever repay what they owe, or climb out of the hole they are digging for themselves.

As Christians, we need to recognize that the Word of God is clear and unambiguous in its warnings about debt. Proverbs 22:7 states, “The rich rules over the poor, and the borrower becomes the lender’s slave” (NASB). The Scriptures do not totally prohibit debt, but they do warn, in no uncertain terms, about its dangers and paint a picture whereby the believer should be very, very cautious about using debt to fund the purchase of material things.

If we view our money and material possessions as a stewardship from God (as we should), then, in some ways, the careless use of debt is akin to blackmailing God. Essentially, debt is spending money that God hasn’t even entrusted to me yet. It’s committing money now that I am assuming God will entrust to me at some point in the future – more or less daring God to step up and fulfill the obligations I have taken on deliberately, but too often mindlessly.

Debt should never be entered into glibly or thoughtlessly. The following guidelines are suggested for every believer, young and old, to carefully and prayerfully ponder before entering into a financial transaction that involves credit or debt.

Do not go into debt for something that will be consumed before you have finished paying for it. This guideline would mean that it may, under some circumstances, be reasonable for a believer to use some manageable level of debt to fund the purchase of a home, an education, or possibly a vehicle (although it would be foolish to use debt to get a “nicer” vehicle than I could afford without it, if the vehicle I could afford would be adequate to meet my transportation needs and avoid debt). Debt should never be used to pay for vacations, indulgences, lifestyle expenses, or other things that are long forgotten after the bills still pile up and cry out to be paid.

Do not go into debt unless you first sit down and develop a realistic, conservative plan as to how you are going to retire the debt. This will preclude almost all impulsive credit card spending. If you do not have the money to pay for a purchase now, there’s little likelihood you will just happen to have it when the bills come due. If you do not have a credible, realistic repayment plan, do not enter into an arrangement involving debt.

Do not go into debt without having prayed about it, possibly discussed it with someone more spiritually mature than yourself, and being convinced that the purchase you are making is necessary for the furtherance of God’s purposes in your life. This may mean that debt is a reasonable course for the purchase of a home that will be used for God’s glory, or the purchase of a vehicle that can enhance your family’s participation at assembly meetings, etc. But this test will preclude ever using debt to buy that motorcycle you really like, upgrade to a faster jet-ski or waverunner, or “invest” in a more modern flat screen TV or home entertainment system.

Admittedly, the above guidelines may seem somewhat radical, old fashioned, and totally out of touch with what is considered “normal” in our society today, even by believers. But before dismissing them outright as being irrelevant to you and your life choices, pray about them, compare them with Scripture, not your peer group, and see if they do not represent a Biblically sound basis for you to avoid the misuse and abuse of irresponsible, credit-supported, unaffordable, barren Christian living.

The concept of “affordability” is not just old-fashioned, it is Scriptural. The Lord speaks in Luke 14:28 of a man planning to build a tower. Before he starts, he will sit down first and count the cost to ensure that he has sufficient funds to finish it. Sadly, “affordability” today has been replaced with “availability,” and purchase decisions are made lightly on the basis of whether or not I have the funding available to close the transaction. “Buy now and pay later” may be the mantra of the rampant consumerism that poisons western society, but it is a flagrantly unscriptural way for a child of God to live.

Why does God provide us with money?

The Grace of Giving

It is doubtful that anyone would say that God gives us money to waste on our covetous desires. It is much more likely that most would say that God gives us money for us to use to meet our needs. Would it surprise you to learn that even this is not a completely Scriptural understanding of why God entrusts us with money and material possessions? Paul writes in 1 Timothy 6:17 (ESV) about “God, Who richly provides us with everything to enjoy.” If that’s where the Scripture ended, we would be happy in understanding that God has given us everything for our own enjoyment. But in verse 18 the apostle goes on to explain how we are to enjoy the things God has provided for us. We are “to do good, to be rich in good works, to be generous and ready to share.” We see the same teaching in Ephesians 4:28 where Paul writes “Let him that stole steal no more: but rather let him labor, working with his hands the thing which is good, that he may have to give to him that needeth.” We may have expected the verse to end with “that he may have what he needs to provide for himself and his family” but that’s not what the Scripture says. It says “that he may have to give to him that needeth.” The main reason God entrusts us with money and material possession is so that we can use them as instruments in his hand to meet the needs of others. Simply put, he gives us money to give!

Maybe you are a young believer who feels that you have nothing to give. Scripture is very challenging in its teaching on giving. Who

should give? Those who have plenty? Those who have more than me? No! Paul writes in 2 Corinthians 9:7 that “every man, according as he purposeth in his heart, so let him give.” Notice that he says “every man.” In 1 Corinthians 16:2 he says, “Upon the first day of the week let every one of you lay by him in store, as God hath prospered him.” Note again in this verse that he says “every one of you.” So giving is the responsibility of every single believer, not just a select group.

We are given very specific instructions in 2 Corinthians chapters 8 and 9 regarding principles that should govern our giving. We learn in these chapters that we should give liberally, willingly, cheerfully, and sacrificially.

God has entrusted you with money so you will be able to support others in His work. Are you comfortable with the extent to which you are using this money? Or are you caught in the trap that so many believers find themselves in where every dollar has been committed and spoken for before you even earn it, so that there is literally nothing left to give? If so, then pay specific attention to the principle in the verse already quoted in the previous paragraph – 2 Corinthians 9:7: “Every man, according as he purposeth in his heart, so let him give.” If you do not resolve to give deliberately, it is extremely unlikely that there will be anything available to give. It may be that right at this point in time you would find it very, very difficult to increase your giving, as you have no disposable money available for discretionary use. If that’s the case, are you willing to resolve in your heart now that at the first available opportunity, you will determine to start rearranging your financial practices to allow you to give? Possibly when a mortgage is up for renewal, are you prepared to alter the repayment schedule slightly, not to allow you more flexibility to spend money on yourself, but to free up money to direct towards supporting the work of the Lord. Possibly when a car lease is up, rather than just letting the car dealer talk you into a new lease for a nicer vehicle, the answer may be to extend the use of your older vehicle, freeing up some monthly income that can be diverted into the work of God. The hymn is very, very true.

*We lose what on ourselves we spend;
We have as treasure without end;
Whatever Lord to Thee we lend!
Who givest all.*

Conclusion

This article has not been written to browbeat believers, nor to belittle anyone, or create discouragement or despair. If you have read it and feel that it is so out of touch with where you are financially that you are tempted to just shelve it as irrelevant, please stop for a moment and consider the powerful forces at work in your life when it comes to your perspective on money and material things, especially if you are a young believer just starting out in adult life. Do not allow the world's approach, mindset, philosophies, and practices to poison your perspective on money and material possessions. Read the Scriptures and allow God's truth to permeate your soul. Heed the Lord's exhortation: "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (Matt 6:19-21 ESV).



Glenney, Paul

A timely and helpful article on a subject which does not receive the attention which it should.

Giving is a sensitive subject, and yet one in which the scriptures are not silent. Both the Old and New Testament provide principles and examples for believers today. Unfortunately, our thinking is often clouded and influenced by prevalent practices in society.

Instinctively, when we think about giving, our minds go to money. Yes, money is a significant component, but giving encompasses much more. For example, the Shunammite couple provided “a little chamber” for the man of God in which there was “a bed, and a table, and a stool, and a candlestick” (2 Kings 4:9-10). Then again, there was the widow of Zarephath who made “a little cake” which took all her resources (1 Kings 17:8-16). Both are illustrations of giving.

“To obey is better than sacrifice” (1 Sam 15:22) is still relevant. God is looking for complete, and not partial obedience to His Word. After all, partial obedience is just disobedience. Giving cannot neutralize disobedience.

Giving money can be relatively easy. Consciously or subconsciously, it may be done in an attempt to compensate for not giving “ourselves” and therefore giving of “our time” to the Lord. In August 2001, Statistics Canada released a “National Survey of Giving, Volunteering, and Participating.” Interestingly, last year, Canadians were volunteering less but giving more money than previously. So whether it is the secular or the spiritual, it seems we are more apt to give of our “treasures” than of our “time.”

Since we all face competing demands for our resources, what will impel us to a balanced approach to giving? Should not such truths as “ye are not your own; for ye are bought with a price” (1 Cor 6:19-20), and “He gave Himself for me” (Gal 2:20) influence each of us? Yielding to the Lord is the only answer. Isn't that what happened to

the Macedonians? Their liberality was because they “first gave their own selves to the Lord” (2 Cor 8:5). Giving is reflective of the character of God. As children of God, family resemblance should be evident. As God gives “freely” (Rom 8:32), “richly” (1 Tim 6:17), and “liberally” (James 1:5), we should also. The example is clear.

Believers should give:

Sacrificially – The principle of 2 Sam 24:24 still applies “neither will I offer ... unto the Lord my God that which doth cost me nothing.” Divine appraisal measures not only what is given but the sacrifice made.

Systematically – “Upon the first day of the week” (1 Cor 16:2). The first day of the week is connected with resurrection in Matthew 28, remembrance in Acts 20, and responsibility in 1 Cor 16. How fitting for believers, upon the Lord's day, to give to the Lord that which has been laid aside. Remember, giving is linked with worship. We are to both “offer the sacrifice of praise” as well as the sacrifice of our possessions, which is “to do good and communicate ... for with such sacrifices God is well pleased” (Heb 13:15-16). Both are priestly service.

Proportionately – No amount is legislated, but the governing principle, “as God hath prospered him,” (1 Cor 16:2) applies. It should be “according to that a man hath” (2 Cor 8:12). Each one should give “as he hath purposed in his heart, not grudgingly or of necessity” (2 Cor 9:7) but cheerfully.

Giving through the assembly and giving personally are illustrated in the Word of God.

Giving Through the assembly

Giving to the Lord through the assembly should be a priority. That is priority, not exclusivity.

Don't think that all the money one puts in the offering is giving to the Lord. Expenses to maintain the building in which believers meet are ongoing. Each believer has a responsibility to contribute equitably toward expenses. Only that portion which is above expenses is giving

to the Lord. When believers are away, they are not absolved from their responsibility. After all, when one goes on vacation, the rent/mortgage, utilities continue – you just cant ignore them; the same applies to the assembly.

Both 1 Cor 16:2 and 2 Cor 9:7 emphasize individuality in giving. It is “each one of you” (1 Cor 16:2 RV). In personal giving, couples give unitedly but in the assembly it is the priestly responsibility of each individual to give to the Lord. Does this also apply to one-income households? Absolutely. Why should the wife give separately from her husband? It is Gods order; it is scriptural.

Personal Giving

While personal giving should be the practice of all believers (young and old, male and female), it should not be at the expense of assembly giving. To the Galatians Paul writes “Let him that is taught in the Word communicate unto him that teacheth in all good things” (6:6). Also, Paul was instructed that he should “remember the poor” which he says he was “zealous to do” (2:10). To Gaius, John writes that by practical support we are “fellow-helpers” to the truth” (3 John 8). To the Corinthians, Paul acknowledges three individuals who helped financially in the work of the Lord (1 Cor 16:17). To the Lord Jesus, godly women, ministered unto Him of their substance” (Luke 8:3).

Questions arise as to how best this can be accomplished. To aid believers, trust funds, such as Truth and Tidings Gospel Trust, have been established to allow the safe transmission of funds as well as provide income tax receipts.

The Distribution of Funds

While not all-inclusive, some areas for financially supporting the work of God are:

1. Commended workers – The principle is clear that “they which preach the gospel should live of the gospel” (1 Cor 9:14). While laboring in Thessalonica, on more than one occasion, Pauls needs

were met from gifts received from the church of God at Philippi (Phil 4:14-16).

In addition to supporting their families, workers have additional expenses relating to the work of God such as renting buildings, printing, and traveling.

2. Other gospel related work – Childrens work, printing of texts, tracts, and magazines.

3. Believers who have special needs (Romans 12:13, 1 John 3:17-18, Gal 2:9-10).

4. Widows – Acts 6:1, 1Tim 5:3

5. Homes for the Aged/Long term care facilities – the care of elderly believers tends to be overlooked.

6. Building halls at home and abroad, disaster relief, and medical support in foreign fields are areas that should be considered for support.

7. We are exhorted to “do good unto all men, especially unto them who are of the household of faith” (Gal 6:10). Again, this is a case where priority should be given to fellow-believers, but not to the exclusion of others. Consideration should be given to contribute to worthy causes. This could include such things as research for cancer, heart and stroke, etc.

Relative to giving, one last item. A popular buzzword today is “Estate Planning.” Not only should believers support the work of God in life but also in death. As we plan for the future, consider the work of God. Wills are important. Believers should have a current will to ensure the orderly disposition of their estate. Why leave the government to determine what happens to your estate?

Is it right to leave it all to family members? Should not the Lords work have priority? Through a will, each believer has the privilege to further the work of God.

Let us not be guilty, and charged, as was the remnant, of “robbing God.” We should “honor the Lord with our substance” (Pro 3:9)

knowing the unchanging principle that “them that honor Me, I will honor” (1 Sam 2:30). David summarized it nicely by saying “all things come of Thee, and of Thine own have we given Thee.” Owing the Lordship of Christ means He is Lord of all, including all that we have. Therefore why not use all for Him?



Dennison, Andrew

While Kenneth Lay and Bernie Madoff are not names in your assembly directory, the financial corruption of these men destroyed a company and vaporized many individuals' life savings. What do these multibillion dollar fraud cases have to do with God's assembly? Normally we don't espouse business principles in God's assembly. However, when it comes to money, a few basic accounting principles called "internal controls," are in order. Assemblies need them to protect the testimony of their leaders from potential errors and false accusations from the outside. Paul understood this when he wrote, "providing for honest things, not only in the sight of the Lord, but also in the sight of men" (2 Cor 8:21).



Credibility: Who should be involved?

When looking for someone to handle the money of the assembly, one might decry the fact that no brother in the assembly is a Chartered Accountant or Certified Public Accountant. However, these were not the qualifications Paul looked for in 2 Corinthians 8 when he needed someone to take the Macedonian gift to the Jerusalem believers. He selected Titus, a man with an "earnest care" for the saints. He sent another brother who was "praised" of the churches for his work in the gospel. He was selected because the churches recognized his faithful service. A third brother was selected who "oftentimes proved diligent in many things." When handling this financial gift, character did matter.

Another important principle regarding who should handle the finances can be drawn from the Law (Deut 17:6) and the Lord (Matt 18:16). Scripture repeatedly requires two or three witnesses to accept an accusation. The best way to defend or even prevent an accusation is to have a plurality (two or three witness) involved in every financial transaction. This means that the brother who deposits the money isn't the only one who counts it. Decisions on disbursements

shouldn't be solely at the discretion of the one who writes the checks. Multiple brethren need to have input into all money decisions and ideally, those involved should not all be related by blood or marriage, which might give rise to concerns of preference or suspicions of impropriety.



Accountability: To whom do they report?

In the business world there are management operating reviews, legal financial filings, and audits where those responsible must explain all their actions to others who hold them accountable. Simply, accountability is giving an answer to others for the stewardship entrusted to them. The parables of the ten talents and the ten pounds, in Matthew 25 and Luke 19, clearly teach that all are accountable to the Lord for the use of whatever resources He entrusts to us. Therefore, it would be Scriptural for the elders to review the accounting records on a monthly or quarterly basis. It would also be reasonable to review the financial reports with the whole assembly on an annual basis. This can be done with formal financial statements or simple reports of collections and expenses by category. For those unsure of how to do this, there are simple but useful computer programs like *Quickbooks* and *Microsoft Money*. While I don't endorse any one program, I do endorse the use of some program or method to produce timely, consistent, and easy-to-follow financial statements.



Repeatability: What is the process?

The assembly should have a process to count the funds each Lord's day. The treasurer just doesn't put the money into his Bible bag to be dealt with later in the week. Rather, several brethren should gather shortly after the meeting to count and record the offering. How many are involved in the counting, where it's recorded, and how it's deposited, should all be known by those in leadership. When it comes to writing checks, the assembly will need to decide if they want multiple signatures on all checks, or only those over a certain dollar value, or if only one signature would be sufficient. The basic purpose of the process is so that every time an event occurs (like the offering)

the same steps are done, producing consistency and repeatability, even when the treasurer is away for an extended period of time or should he suddenly be called home to be with the Lord.



Traceability: What is the documentation?

Having transactions traceable is critical should a question ever arise or if there is an audit. Many assemblies in the United States have tax exempt status with the federal government and so they, and their members, are potential subjects for an audit. Traceability means there should be written documentation of every offering collected that can be matched to a specific bank deposit. There should be receipts for every disbursement. The treasurer shouldn't be writing checks without a receipt, an invoice, or some paper trail. A note to those who care for the assembly property, buy Sunday school prizes, and anyone else who would incur costs for the assembly: don't put the treasurer in a compromising position by asking for a reimbursement check without a receipt.

The requirement for traceability would mean that the treasurer would not co-mingle the assembly funds in his own bank account or that of his business. The assembly should have its own bank account used solely to support the assembly functions. Concern for traceability would also preclude the significant use of cash. A small petty cash fund for things like cookies and tea at break might be acceptable, but, still, receipts should be provided in order to document the need for replenishing those funds.

Finally, this documentation should be retained for a specific period of time in order to support any legal claim against the assembly or its members. The statute of limitations is the maximum time after an event that legal or tax proceedings based on that event may be initiated. This period varies by jurisdiction and by the legal nature of the issue. It might be wise to consider that the testimony of the assembly and the memory of individuals last much longer than any legal statute of limitations.

Every assembly exercising some simple accounting principles should be able to keep all involved above reproach, question, or accusation.

The honorable handling of assembly finances brings glory to our Lord Jesus Christ.



Cain, Matthew

Remember the words of the Lord Jesus, how He said, ‘It is more blessed to give than to receive’ ” (Acts 20:35). It is fascinating that when Paul describes the moral conditions of people in the “last days” in 2 Timothy 3, he starts the list with “lovers of self” and “lovers of money.” Shortly thereafter, he says they are “lovers of pleasure more than lovers of God.” There’s no debating that they are marked by love – but it is a twisted love. It is self-love. Do not be deceived – this is a hallmark of our culture: the desire to make more money so I can have more fun; the lusting after what is newer, the entitlement to more ease and entertainment, the spending of MY money on MY wants for MY pleasure. Oh, did I mention the words of the Lord Jesus in Acts 20 recently? He said, “It is more blessed to give than to receive.”

Many young believers have employment. This is normally a good thing, as working is an important part of life and relatively essential to one’s survival. Now what are you going to do with that paycheck? There are bills to pay. You need gas in the car to get to conferences. Good. What else? “Well”, you say, “There’s my weekly trip to McDonald’s, some new music, a new shirt, that’s about it ... apart from a few trips to Starbucks, saving up for my big trip, and a new iPod, or adding more texts to my cell package or new headphones.” I am not trying to give you a guilt trip about how you spend your money. It is your choice. But I would love to instill in your young mind the words of the Lord Jesus: “It is more blessed to give than to receive.”

Giving is better than receiving because it reflects an eternal perspective. People that give are “storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life” (1Tim 6:19, *ESV*). You are sacrificing now for God’s glory and reward in His kingdom. This is pleasing to God.

But it is not only pleasing to God; giving means you are learning to be like God. You may have heard of a verse in the Bible that begins like this: “For God so loved the world that He GAVE . . .” Our God is a giving God and you are at your best when you are most like Him. He loves “a cheerful giver” (2Cor 9:7).

You have received much blessing from the local church where you fellowship. Now remember, “it is more blessed to give than to receive.” What about those in the Lord’s work? Don’t be embarrassed if you can only give a small amount. Read Mark 12:41-44. Your gift is unto the Lord, and He knows your sacrifice. This article is not a request for money. It is “not because I desire a gift: but I desire fruit that may abound to your account” (Phil 4:17). We encourage you, in your youth and as the Lord enables you, to develop the grace of giving. “It is more blessed to give than to receive.”