

Giving—Why? How Much?

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This article first appeared in *Decision*, January 1996

As a professor, I routinely push my students to go beyond the classroom and the textbooks for their understanding of people and ministry. Typically I require them to conduct cluster interviews to gain insight on what folks are thinking and feeling.

The two areas of concern most often expressed deal with relationships and finances. Money matters include job insecurity, low salaries, debt, tuition, medical expenses and worries about retirement. The majority of the people say that their expenses routinely stretch or outpace their income. So a question arises: “Why would anyone voluntarily give away any of this important commodity?”

Stewardship Presuppositions

As we mature, we realize that things do not last forever. Even wealthy people go to the grave empty-handed. When we consider the complexities of the microscopic world and the vastness of the universe, we are humbled by our smallness. Personal meaning and daily decisions make sense only when we see ourselves within a bigger picture.

Christians are stewards, not owners. The parable of talents reminds us that the amounts of our material goods can vary greatly.¹ Nevertheless, amid our accruing, spending and investing, we need to remember that we are managers, not owners: “The earth is the Lord’s, and everything in it, the world, and all who live in it.”²

God grants people the ability to produce wealth. Many people think that they have the right to spend their money as they please because they “earned it.” But a correct view of humanity reminds us that our very makeup was designed by God: “Remember the Lord your God, for it is he who gives you the ability to produce wealth.”³

Giving is both a command and a privilege. These two words taken together give us a balanced perspective on stewardship. Giving is not optional. God made this clear when he rebuked his people by asking: “Will a man rob God? Yet you rob me. But you ask, ‘How do we rob you?’ In tithes and offerings . . . Bring the whole tithe into the storehouse.”⁴ But as is

always the case for children who obey their Father, obedience results in blessing. The Lord went on to say, “See if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.”⁵

Generosity praises and pleases God. The author of the Epistle to the Hebrews wrote, “Do not forget to do good and to share with others, for with such sacrifices God is pleased.”⁶ People who have experienced God’s love and forgiveness cannot help but give to God and others in return.

Generosity demonstrates love for others. The Apostle John asked, “If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?”⁷ Sometimes the needs of so many people leave us almost numb. Yet while we may not be able to help everyone, we can assist some. We are, in fact, our “brother’s keeper.”⁸

Generosity blesses the giver. While it is true that personal blessing is a by-product of obedience, God is not duped by manipulative, selfish ambition. But for the person motivated by sincerity, the promise remains: “Whoever sows generously will also reap generously.”⁹

Stewardship Planning

The Bible reveals that believers hold several simultaneous obligations:

The Lord’s work. The size and the nature of the task of proclaiming the Gospel requires that some people be released full time for the work of the ministry: “The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching . . . The worker deserves his wages.”¹⁰

Government. Regardless of how we feel about the choices that our governments make with our taxes, citizens of heaven are expected to uphold their earthly responsibilities: “Give to Caesar what is Caesar’s and to God what is God’s.”¹¹

Family. God expects believers to care for the needs of family members: “If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.”¹²

Needy Christians. Some of the earliest collections received by the Early Church were to help fellow believers in dire need. Likewise, we too are expected to care for one another within “the household of faith.”¹³

The poor. Believers are also responsible to help the disadvantaged, regardless of their relationship to God. Generosity in the name of Jesus Christ is generosity to Christ.¹⁴

Creditors. The Apostle Paul wrote, “Let no debt remain outstanding, except the continuing debt to love.”¹⁵ Later he reminded believers: “You were bought at a price; do not become slaves of men.”¹⁶ Because it is clear that “the borrower is servant to the lender,”¹⁷ giving to retire debt is strategically wise. A larger net spendable income will be the result, with even greater possibilities for generosity.

Future needs. Saving part of our income is not only wise planning for ourselves, but it also can help others even in our absence: “A good man leaves an inheritance for his children’s children.”¹⁸ And Christian organizations can benefit at our death through deferred giving.

Stewardship Practices

How much should a believer give to ministry? Some would answer this question quickly by affirming the Old Testament practice of tithing. Israel, however, practiced both required giving and freewill giving. And within the required giving, three tithes are specified: the Lord’s tithe; the festival tithe; and the poor tithe, which was collected every third year for the needy. Israel’s practice of tithing (not even counting freewill offerings) totaled between 20 and 25 percent per year.

The New Testament challenges us to a higher, more personal practice of stewardship. So while many Christians still use as their basic strategy the concept of 10 percent, others look to guidelines in the New Testament to determine, “How should I give my money?”

Give quietly. Jesus denounced arrogant giving, gifts that draw attention to the giver. Instead, he said, “When you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret.”¹⁹

Give habitually. Paul’s correspondence to the Corinthians reveals some practices that encourage healthy giving. He wrote “On the first day of every week each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.”²⁰

Some people receive weekly paychecks, while some are paid monthly. Others wait for the commission on a sale, the settlement of a legal case, the

completion of a business transaction, or the reaping of their annual harvest. The wisdom behind “every week” is its consistency and regularity. As often as we receive, we can also give.

Give proportionately. In the same context Paul wrote that our giving should be “in keeping with our income.”²¹ Paul recognized that people have different stewardship capabilities. By suggesting that their contributions be proportionate to their salary, Paul encouraged even the poorest to give, and the wealthiest to go beyond tokenism.

Give realistically. I am angered by appeals for money that manipulate people through guilt, play on their emotions or ask people to do unbiblical things.

Even Paul, who emphasized generosity, still held realistic expectations: “If the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.”²²

Give intentionally. Again the Apostle wrote, “Each [one] should give what he has decided in his heart.”²³ Sound stewardship means that a prayerfully weighed decision must precede the writing of any check.

Give willingly. Paul mentioned that we should not give “reluctantly or under compulsion, for God loves a cheerful giver.”²³ Whatever the size of our gift, or the proportion of our giving, it must be energized and accompanied by and eager, cheerful, joyful enthusiasm.

Give sacrificially. Needs always seem to outpace resources. While not placing a guilt trip on the Church, Paul still pressed for generosity. No doubt he was aware of our Lord Jesus’ commendation of the widow’s sacrificial gift.²⁴ In like manner Paul affirmed the Macedonian churches who “gave as much as they were able, and even beyond their ability.”²⁵ He challenged God’s people to stretch themselves in charity.

Stewardship and Treasures

A pastor once asked a missionary: “Bill, what can we do for you as you go back to the field?”

The pastor was startled when he heard the response: “First, give me your money. I’ll take change; I’ll take bills; I’ll take checks. I’ll meet you after the service to receive you gifts. Second, send me you children to work on short-term assignments. Third, keep me in you prayers—no, actually I don’t need to ask for you prayers. For Jesus said, ‘Where you treasure is, there you heart

will be also.’²⁶ So if I have your money and your children, I know that I will have your prayers.”

Wise missionary!

Even asking the question, “How much money should I give?” misses the point. As Christians, we have been forgiven such a great debt. We serve God who is the true owner of everything. We have been blessed with every spiritual blessing. We are recipients of “every good and perfect gift.”²⁷ We have been adopted as God’s beloved children. With hearts full of gratitude, let us work at becoming the most astute financial planners, so that we may abound in generosity.

¹ Matthew 25:14-30.

² Psalm 24:1, NIV.

³ Deuteronomy 8:18, NIV.

⁴ Malachi 3:8,10, NIV.

⁵ Malachi 3:10, NIV.

⁶ Hebrews 13:16, NIV.

⁷ 1 John 3:17, NIV.

⁸ Genesis 4:9, NIV.

⁹ 2 Corinthians 9:6, NIV.

¹⁰ 1 Timothy 5:17-18, NIV.

¹¹ Mark 12:17, NIV.

¹² 1 Timothy 5:8, NIV.

¹³ Galatians 6:10, KJV.

¹⁴ Matthew 25:31-46.

¹⁵ Romans 13:8, NIV.

¹⁶ 1 Corinthians 7:23, NIV.

¹⁷ Proverbs 22:7, NIV.

¹⁸ Proverbs 13:22, NIV.

¹⁹ Matthew 6:3-4, NIV.

²⁰ 1 Corinthians 16:2, NIV.

²¹ Cf. 2 Corinthians 8:12.

²² 2 Corinthians 8:12, NIV.

²³ 2 Corinthians 9:7, NIV.

²⁴ Mark 12:41-44.

²⁵ 2 Corinthians 8:3, NIV.

²⁶ Luke 12:34, NIV.

²⁷ James 1:17, NIV.

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