

ROOTS CHURCH PERSPECTIVES

# **SUPERNATURAL FINANCES**

*Radical Generosity, the Little-Known Truth about Sowing and Reaping,  
and Why We Don't Teach Tithing*

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*Supernatural Finances: Radical Generosity, the Little-Known Truth about Sowing and Reaping, and Why We Don't Teach Tithing*

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## INTRODUCTION

I grew up in a church that taught the principle of “tithing.” This is a word from the Bible that means “tenth” and refers to giving a tenth of something, specifically to the Lord.

My childhood church taught, believed, and practiced tithing in a way that each working person was to give God one tenth of his or her income to the local church (though some debated whether this tenth was to be calculated on their gross pay or the actual take-home amount of their paycheck).

Every week before the empty offering plates were passed down the rows, I heard the teaching reiterated that “tithes” were the 10% required of us by God, and “offerings” were anything we wanted to give beyond that. I distinctly remember one of my pastors exclaiming, “Isn’t it great that God only asks for 10% and gives you 90% to do with as you please!”

Yes, my church also taught that “God loves a cheerful giver” and said we should only tithe with joy in our hearts and gratitude to the Lord. But if you didn’t tithe because your heart wasn’t in it, you were still considered to be in sin. When families were in financial need, the first question was whether or not they were tithing. If not, no help was offered

because they were believed to be under a curse for robbing God.

To some, the above paragraphs are an unsurprising description of what they have always been taught as biblical truth. To others, this account is troubling and offensive. But I'm not interested in settling the matter according to how it makes us feel. Rather, we need to look carefully at what the Word of God actually says about giving, tithing, and generosity; and then we must form conclusions that are scripturally sound, faithful to the Gospel, and historically proven.

In the coming pages, I hope to do just that. Together we'll take a stroll through the Scriptures and history, and I'll show you:

1. why I am convinced most teaching about tithing does *not* apply to New Testament believers,
2. why I believe most teaching about sowing and reaping misses the point of the Gospel, and
3. what the Bible actually says about giving, generosity, paying ministers, and stewarding finances in the New Covenant.

## CHAPTER 1:

# TITHING

In the Bible, we can find two basic types of tithing: (1) tithing *under* the Law of Moses and (2) tithing *outside* the Law of Moses. Both operate in distinctly different ways, and understanding these distinctions will be vital to the rest of our study.

### **Tithing *Outside* the Law of Moses.**

The first time we see a tithe offered in Scripture was hundreds of years before God gave the Law to Moses. In Genesis 14, Abram (later re-named Abraham) went to rescue his nephew, Lot, who had been taken captive during a massive battle. Abram and 318 trained men from his household set out to reclaim Lot and all the other people and possessions that had been seized during the larger battle. Abram and his men routed the army and took back everything and everyone being held.

Next, a priest-king named Melchizadek brought the victors some food (bread and wine), praising God and proclaiming God's blessing on Abram. In gratitude and honor to this priest-king, Abram gave him a tenth of the spoils from the battle.

This is the only time recorded in Scripture that Abram/Abraham ever “tithed.” And it’s reasonable to suppose it was in fact the only time since, after all, once Abram left his homeland, to whom would he even give a tithe?

The next time we see a tithe offered in Scripture is by Abraham’s grandson, Jacob (later named Israel). At the end of Genesis 28, after his famous dream about the angels ascending and descending on a staircase from heaven to earth, Jacob took the rock he had been using as a pillow, stood it up as a pillar, poured oil on it, and named the place “Bethel,” which means “house of God.” He then spoke these words:

Then Jacob made a vow, saying, “If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear so that I return safely to my father’s household, then the Lord will be my God and this stone that I have set up as a pillar will be God’s house, and of all that you give me I will give you a tenth.”

*Genesis 28:20-22, NIV*

Unlike his grandfather Abraham (who as far as we know only tithed once on the spoils of a battle), Jacob committed to give God a tenth of everything as an ongoing practice. Notice that both men were blessed first. They both received God’s blessing *before* they tithed.

It’s interesting to note that any record of tithing skipped a generation, so we don’t know whether Abraham’s son (and Jacob’s father), Isaac, ever tithed. In more than a millennia of human history before God gave the Law to Moses on Mt. Sinai, these are the only two references to tithing we can find.

### **Tithing *Under* the Law of Moses.**

But then came the Law, in which God commanded a compulsory tithe of crops and livestock for the sake of the Levites—the priestly class of Israelites whose primary



function was to minister to the Lord on behalf of the rest of the nation. While the other tribes of Israel were busy working the land and raising animals, the Levites were busy in the Tabernacle (or later the Temple), offering sacrifices and serving God on behalf of the people. The Levites didn't have crops, flocks, and herds to manage, enjoy, and hand down to their children, so God took care of them by instituting mandatory offerings throughout the year (including some specific rules about tithing).

*Tithing* is a form of *offering*. Unlike the church I grew up in, which claimed tithes were mandatory and offerings were not, the Law of Moses required multiple types of mandatory offerings, and tithing was one of those offerings. Numbers 18:24 calls them "the tithes that the Israelites present as an offering to the Lord."

What God instituted through the Law was not just a moral code but also a system of regulations for operating an entire society. Again, one of the regulations instituted was a system of mandatory offerings that included tithing. There were many different types of offerings given throughout the year to care for the Levites (Numbers 18:8-32). Tithes were just one form of offering,

You might be surprised to learn that Jewish people today do not participate in lawful tithing. This isn't because they've forgotten the Law but because they recognize there isn't a lawful way to do it. Tithing is tied directly to the Temple system, which was destroyed in 70AD when Rome invaded Jerusalem.

No temple? No tithe.

The reason this is important is that we need to recognize the clearest understanding of lawful tithing disappeared a couple thousand years ago, along with the Temple. Therefore we are left with some disagreements about how much the Israelites actually gave by way of tithes. Estimates range from ten to twenty-three-and-one-third percent. This is because there is some debate as to how exactly the Old Testament tithe systems worked, whether there were two or three tithes, and how they were lawfully given.

Sound confusing? It is. But I'll try to break it down as simply as possible.

### **Understanding the Lawful Tithe**

First, we need to understand that lawful tithing was a portion of crops and livestock. It had nothing to do with monetary income. Every single biblical reference to lawful tithing bears this out.

Some have suggested that crops and livestock were the only “money” of that time, so they say this is a direct parallel to today’s currency. But this isn’t true. In Deuteronomy 14:22-29, the people were told that if the journey to Jerusalem was too far, they could sell their tithe for money, bring the money to the Jerusalem, and then purchase new food for their tithe when they arrive. *Harper’s Bible Dictionary* (1985) goes so far as to use the word “cash” instead of “money” (p. 1078). Notice they were not to tithe the cash but instead the crops and livestock purchased with the cash. Monetary tools such as gold and silver were very much in circulation at the time the Law was given and practiced.

Not only could a person sell their tithe for money, but those who did were expected to add money to it, proving that ranchers and farmers were known to have additional money on hand. (See Leviticus 27:31.) In other words, no—crops and livestock were not the “money” of that time. They were the food of that time, just as they are food today.

Also, not everyone tithed—only those who had crops, land, or large enough herds or flocks. Ten percent of zero is still zero. If someone were, say, a blacksmith, a carpenter, or a stonemason, for example, he would only tithe if he also had a small flock or perhaps a garden (which was admittedly fairly common in that culture). If not, there is no command or instruction in the Law for such a person to follow with regard to tithing. It didn’t matter how much money they earned in their trade. No one tithed from monetary income. So while Jesus was fully obedient to the Law when He walked this earth, unless He had crops and livestock somewhere that were tended by someone else, He wouldn’t have tithed during

His earthly ministry. The itinerant nature of His work would have most likely meant He wasn't producing anything from which the Law would have demanded a tithe.

Similarly, it's interesting to note that the first generation to receive the Law was not required to tithe. According to the Law, the rules for tithing would not go into effect until the Israelites entered the Promised Land (Deuteronomy 14:23). The entire 40 years Israel wandered in the wilderness, they didn't grow crops because they weren't in one place long enough to tend them. So for those first 40 years, no one tithed.

Next, we need to see that Israel's agricultural society operated on a seven-year system. God promised to give such an abundant harvest every sixth year that on the seventh year they could let the land rest (Leviticus 25:20-22). There was no sowing and no reaping in the seventh year. Whatever came spontaneously out of the land, the owner and his household were allowed to enjoy, the poor were to feast on it, and whatever remained was left for the wild animals. (See Exodus 23:10-11 and Leviticus 25:1-7.) There was no tithe of crops offered in the seventh year.

Finally, we need to recognize that there is some disagreement about whether the people of Israel offered two or three tithes.

**The Three-Tithe View:** The most anyone thinks the people offered is three tithes. First was what some Bible teachers call a "priestly tithe." This was a tithe of one's produce, given to local Levites for their daily sustenance. They cite Numbers 18:21-24 as their proof for this tithe. Second was a "feast tithe," which was set apart and saved for the annual Passover celebration and was to be consumed by the person giving it and their household at a big party where they also invited the Levites and the poor (Deuteronomy 14:22-29). And third was a special tithe given every three years to the poor and any Levites living in your hometown (Deuteronomy 26:12-15).

If these three tithes were separate, as some assume they may have been, then the two regular tithes of ten percent, plus the special extra tithe every three years, would

mean an overall tithing of twenty-three-and-one-third percent.

**The Two-Tithe View:** Other people, however, believe the people were only responsible to give ten percent in tithes because of how the seven-year system worked. In this view, tithes were only given annually at the time of Passover. The special tithe mentioned above was still every three years (which would be years three and six in the seven-year system). And the regular tithe (above called the “feast tithe”), then, would be given in the remaining years (one, two, four, and five).

You may be wondering, *What about the priestly tithe from Numbers 18?* In this perspective, there were two tithes—the “feast tithe” at Passover (which the person tithing also enjoyed, not just the Levites) and the special tithe every third year—and the priests benefitted from both tithes, even though they only partook in a portion of each. Those who subscribe to the two-tithe view say the tithe mentioned in Numbers 18 is speaking about these two annual tithes in the seven-year cycle.

In response to this view, some wonder how the Levites were supposed to survive if they were only receiving a portion of the tithes once per year, forgetting that tithes were not the only offerings given to support the Levites. There were many offerings and sacrifices performed on a regular basis to provide for the priests. Tithes were an added annual blessing beyond what the Levites normally enjoyed.

**The Rabbinical View:** Many Bible scholars admit that the Scriptures are unclear about exactly how the tithes should be carried out, which is why the above two views exist. But a third perspective offers a hybrid.

Jewish Rabbis throughout the centuries have devoted themselves to studying and interpreting the Law of Moses. It should be noted that their conclusions are also manmade perspectives and are not the inspired Word of God. Jesus rebuked the Pharisees for adding to the commands of God, and that’s often what these rabbis did. (See Mark 7:5-13.) Thus their perspective should be viewed with the same scrutiny as the above two. With that said, these men are much

closer to the culture, the people, the history, and the study of the Law than Western scholars, so their view does carry a little more historical weight while giving accurate insight into how these laws were practiced at various points in history.

First, the rabbis agreed that tithes were only given from animals and produce, not money. Admittedly, a Jewish minority today chooses to practice what they call *maaser kesafim*, translated “the money tithe” or “wealth tax.” But this gift is optional, the money is given to charities of a person’s choosing, and it is merely symbolic of the tithe, not an actual fulfillment of the requirements. (Remember, no one truly tithes today because there is no Temple, and no one can be officially verified as a Levite.)

The actual tithe taught by the rabbis was incredibly complicated.

When a person harvests a crop of any kind, they first separate a fortieth, fiftieth, or sixtieth of the yield to give to the priest as a “heave offering” or “wave offering.” Once this portion was removed, the farmer separated out a tenth of what remained. This was called the *maaser rishon* or “first tithe,” and was given to a Levite. Next, another tenth was divided out from the remainder. This was called the *maaser sheni*, or “second tithe” and was either taken to Jerusalem in the first, second, fourth, or fifth years (to be eaten as described for the “feast tithe” mentioned earlier) or given to the local poor in the third and sixth years (described earlier as a special tithe).

Now hold onto your seat because it’s about to get technical.

When you run the numbers on these calculations, if a person gave a fiftieth of their crop (2%) as a heave offering right off the top, the actual percentage designated to the first tithe is 9.8% (because it is separated out from the remaining 98%). Then the actual percentage of the second tithe would be 8.82% of the original crop (because it is separated out from the 88.2% remaining after the first tithe). So in the historical, rabbinical perspective, the actual amount separated out in tithes is 18.62%—that’s 9.8% in the first tithe (given to a Levite) and 8.82% in the second tithe, which

varied in use according to the current year in the seven-year cycle. To complicate things more, if the size of the heave offering was a sixtieth or a fortieth of the original crop, the portion for tithes would be 18.683% or 18.525% respectively.

Sound confusing? Welcome to Rabbinical teachings on the Law!

On top of all this was the annual animal tithe, which some Rabbis linked to Rosh Hashanah (the Jewish New Year), while others linked it to different days, like the Passover. Once each year, those who own sheep, goats, and cattle would tithe “every tenth animal that passes under the shepherd’s rod” (Leviticus 27:32). In other words, if you only had nine animals, then you didn’t tithe from your flock or herd.

The Rabbis also agreed that the laws about tithing only applied to people living near enough to Jerusalem to travel annually to the Temple. Those who were scattered in the Diaspora were under no obligation to tithe on their crops or animals.

After the 70AD destruction of Jerusalem, along with the Temple and the official genealogies, the Jews stopped giving the “first tithe;” but the rabbis concluded that the second tithe could be redeemed for a small amount that could be enjoyed by the farmer wherever he happened to live.

(The primary source for this section was *The Jewish Religion: A Companion*, pages 556-557.)

### **So... Which View is Right?**

Most serious scholars agree that the three-tithe view (23.3%) is inaccurate in its compounding of all the tithes. That leaves us with the two-tithe view (10%) and the rabbinical view (18.62%).

As mentioned, the rabbinical view is probably more accurate to how the tithe was actually practiced in a significant portion of history, though it is unclear whether this is how God intended it in the original Law.

*The Jewish Encyclopedia* (1906), which cites the teachings of many Jewish rabbis throughout the centuries, seems to actually favor the two-tithe view, never mentioning

a regular tithe to a Levite at every harvest but only the annual tithes:

*It is to be concluded that, the seventh year being a Sabbatical year and no tithing being permissible therein, the tithe of the first, second, fourth, and fifth years of every cycle of seven years had to be brought to the Temple and eaten by the landowner and his family, while the tithe of the third and sixth years was to be left at home for the poor.*

(v.12 p.151)

Nevertheless, as we have seen, other rabbis obviously favor the other view.

But when you think about it, which view is technically correct doesn't actually matter to us.

Why?

Whichever one you choose, it is clearly foreign to the way tithing is taught in churches today. If we choose the two-tithe view, then we should only be tithing once per year by throwing a big party for our own families and inviting pastors and poor people to enjoy it with us. And if we choose the rabbinical view, well, you can try to figure out how that one is supposed to work! Whatever the case, these tithes were only given on produce and livestock, not money. So if you don't have herds, flocks, fields, or a garden, you're technically off the hook when it comes to lawful tithing.

Even if you wanted to replace the concept of crops and animals with money, the reality is far more difficult to convert than you might think. Leviticus 27:32-33 talks about annually tithing every tenth animal that passes under the shepherd's rod. Different sheep had different values. The spotless and healthiest were the most valuable, and speckled or unhealthy ones were of little value. It didn't matter if a high-value or low-value sheep passed under the rod, every tenth one must be removed for the tithe. Verse 33 states strictly, "No one may pick out the good from the bad or make any substitution..." And since this tithe was only given once

per year, it didn't matter how your flock's size may have grown or shrunk throughout the year; the tithe was given based on the flock's population on that specific day. In other words, the truest way to try to force this to work as a one-to-one conversion with today's money would be to annually have your bank give you your entire bank account in random denominations of money, shuffle the bills, and then count out every tenth one, regardless of whether the bill you grab is worth \$1, \$20, or \$100.

The point is simply this: If we want to try to use the Law of Moses as a pattern for present-day tithing, we're going to have a hard time actually obeying the rules. In fact, it is functionally impossible in today's world.

### **Tithing as a Pre-Law Principle**

Once a person sees how complicated it would be to tithe under the Law of Moses, many will say that tithing isn't technically a law since it was practiced by Abraham and Jacob before the Law was given. This, they say, proves that tithing is an overarching principle for life, not a law.

But there's one glaring problem with this argument. Abraham and Jacob also practiced circumcision before the Law was given. If we're going to be logically consistent, then we would also have to say that circumcision is an overarching principle for life, not a law!

In reality, there is no other law against which the Apostle Paul preached more adamantly. Even though circumcision was practiced for hundreds of years prior to Moses receiving the Law, and even though it was arguably practiced more than tithing, we would never claim that it is a life-principle New Covenant believers are expected to practice.

Logical consistency demands that we treat these two topics the same because both were practices that we see originating with Abraham, practiced by his descendents, and adopted into the law of Moses. And Jesus did not personally speak against either practice. If someone advocates for present-day tithing while also advocating for present-day



circumcision, then at least they're being consistent. Of course, if they do, they're contradicting New Testament Scripture.

Mark my words! I, Paul, tell you that if you let yourselves be circumcised, Christ will be of no value to you at all. Again I declare to every man who lets himself be circumcised that he is obligated to obey the whole law. You who are trying to be justified by the law have been alienated from Christ; you have fallen away from grace.

*Galatians 5:2-4*

In the same way, the message that “you are blessed if you tithe and cursed if you don't tithe” is a false Gospel. It implies a right-standing with God based on personal works rather than the work of Christ. For this reason, a great many teachings on tithing reinforce a false gospel of performance and earned-blessing. That's how the Law works.

Circumcision is considered part of the Law even though it predates the Law. And since Jesus called tithing a “matter of the law” in Matthew 23:23, that's exactly how we ought to treat it. If we are free from one law, then we are free from the other. The only thing that counts now is being “new creations” by expressing our faith through love-filled action. (See Galatians 5:6 and 6:15.)

### **Freedom from the Law?**

Many will argue that Jesus did not “come to abolish the Law or the Prophets... but to fulfill them” (Matthew 5:17). Note Jesus' words:

For truly I tell you, until heaven and earth disappear, not the smallest letter, not the least stroke of a pen, will by any means disappear from the Law until everything is accomplished. Therefore anyone who sets aside one of the least of these commands and teaches others accordingly will be called least in the kingdom of

heaven, but whoever practices and teaches these commands will be called great in the kingdom of heaven. For I tell you that unless your righteousness surpasses that of the Pharisees and the teachers of the law, you will certainly not enter the kingdom of heaven.

*Matthew 5:18-20*

This verse should give us great pause. How do we balance these words of Jesus with seemingly contrary words from elsewhere in the New Testament? Consider the following:

You who are trying to be justified by the law have been alienated from Christ; you have fallen away from grace.

*Galatians 5:4*

But those who depend on the law to make them right with God are under his curse, for the Scriptures say, "Cursed is everyone who does not observe and obey all the commands that are written in God's Book of the Law." So it is clear that no one can be made right with God by trying to keep the law. For the Scriptures say, "It is through faith that a righteous person has life." This way of faith is very different from the way of law, which says, "It is through obeying the law that a person has life."

But Christ has rescued us from the curse pronounced by the law. When he was hung on the cross, he took upon himself the curse for our wrongdoing. For it is written in the Scriptures, "Cursed is everyone who is hung on a tree." Through Christ Jesus, God has blessed the Gentiles with the same blessing he promised to Abraham, so that we who are believers might receive the promised Holy Spirit through faith.

*Galatians 3:10-14, NLT*

...you are not under the law, but under grace.

*Romans 6:14b*

For if there had been nothing wrong with that first covenant, no place would have been sought for another. . . . By calling this covenant “new,” he has made the first one obsolete; and what is obsolete and outdated will soon disappear.

*Hebrews 8:7, 13*

So is the Law a good thing or a bad thing? Is it still in effect or not? Are we supposed to obey it or not?

Putting these scriptures together with Jesus’ words, we learn that the Law most certainly still exists. And those who are still under the law (namely, the Jewish people) are still fully accountable to it. We who have received Christ, however, are “not under the Law but under grace” (Romans 6:14). Since we are now led by the Spirit instead of our flesh, we no longer need the Law to govern our behavior. (See Galatians 3:23-35 and 5:18.)

We have died to the Law.

But now we have been released from the law, for we died to it and are no longer captive to its power. Now we can serve God, not in the old way of obeying the letter of the law, but in the new way of living in the Spirit.

*Romans 7:6, NLT*

Again, the Law of Moses still exists. But we who have surrendered to Jesus have been released from that Law. We have “died to the Law” and are now new creations who live by the power of the Holy Spirit. The Law of Moses only applies to those who are under its rule, not to Christians.

Now we know that whatever the law says, it says to those who are under the law, so that every mouth may be silenced and the whole world

held accountable to God. . . . But now apart from the law the righteousness of God has been made known, to which the Law and the Prophets testify. This righteousness is given through faith in Jesus Christ to all who believe. There is no difference between Jew and Gentile, for all have sinned and fall short of the glory of God, and all are justified freely by his grace through the redemption that came by Christ Jesus.

*Romans 3:19-24*

It's a joy to be a Christian in the New Covenant. We are no longer bound by all the rules and regulations of an external Law. Now we are governed from within by our new, uncorrupted hearts and the indwelling Spirit of God—the One who writes God's laws on our hearts and spiritually applies them to our lives so that we rightly obey Him. (See Ezekiel 11:19-20; 36:26-27; Jeremiah 31:33-34; and Hebrews 8:7-13.)

Today when I read an Old Testament law like "You shall not bear false witness against your neighbor," I don't have to walk around trying to remember that rule to avoid messing up. Instead I can simply praise the Lord, saying, "Thank You, Jesus, for transforming me into a new creation and writing that law on my heart so that I can now be an honest person who does not lie!" (See 2 Corinthians 5:17, 21 and 1 John 3:4-10.) And we offer this praise remembering that apart from Jesus, we can do nothing (John 15:5).

If we teach tithing as a rule that must be followed before we can be blessed, then we are preaching contrary to the Gospel of transformation.

### **Is it Wrong to Tithe?**

While I've already shown that all tithing is a matter of the Law, there are still two important differences between those who tithed under the Law and those who tithed before the Law was given.

Consider the law that states, "You shall not murder." Murder was always wrong, even before the Law of Moses. If

someone didn't murder prior to the Law, it's because they were decent human beings who chose to express love rather than hatred. But once the Law came into effect, the Law (along with its blessings and curses) became the primary motivating factor. Murder was just as wrong in both cases. What changed was the motivating factor. This is why Romans 13:8-10 tells us that love fulfills the Law. If I love someone, I won't murder them. As long as I love people—including my enemies, as Jesus taught—I don't need an external rule to govern my behavior.

Abraham and Jacob both tithed as a free-will decision out of gratitude in their hearts. But people under the law tithed out of obligation. One was mandatory while the other was a decision from a grateful heart. *The Jewish Encyclopedia* (1906) confirms this by acknowledging Abraham and Jacob's tithes and then stating, "Later the Mosaic law made the tithe obligatory upon the Israelites" (vol.12 p.150). Abraham and Jacob's tithing was not obligatory.

So those who desire to tithe are not in sin if they tithe. If their motivation is love or gratitude, then tithing is perfectly fine. But there is no special blessing that comes from this, nor is there a curse if one does not choose to tithe.

Those who tithed under the Law had to tithe before they could be blessed. (See Malachi 3:6-12.) But those who tithed outside the Law were blessed first, before they tithed. (See Genesis 14:15-20 and 28:20-22.) This is the most significant difference between tithing under the law and outside of it.

As New Covenant believers who have been set free from the Law of Moses, I have no problem with those who wish to tithe as Abraham and Jacob did. There is nothing wrong with making a free-will decision to tithe out of a joyful heart and gratitude for the Lord's blessings on your life. But again, this is not mandatory, and there is no curse for failing or extra blessing for doing it. Now that we are in Christ, all His blessings and promises belong to us, not based upon our obedience but upon Jesus' obedience (2 Corinthians 1:18-20). Jesus put to death every curse of the Law for those who put their faith in Him (Galatians 3:13).

Tithing is purely optional.

### **But Didn't Jesus Say We Are Supposed to Tithes?**

Whenever I explain these things to people who have studied the Bible for some time, I'm often challenged with Jesus' words to the Pharisees:

Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.

*Matthew 23:23*

Here, Jesus affirms the Pharisees' practice of tithing and says they "should have" done it. This, some argue, means Jesus intended for tithing to continue in the New Covenant (because He affirmed it as a good practice).

There are a few problems with this assertion.

First, remember that there is a difference between tithing under the Law and tithing outside the Law. The type of tithing Jesus affirmed here is most definitely lawful tithing. This is based on two factors in the text: (1) It was a tithe of crops (in this case, mint, dill, and cumin), and (2) Jesus plainly called it a "matter of the law" (and a less important one at that). As we have already seen, there is not a reasonable way to convert lawful tithing into a present-day practice and still be obeying the Law. If Jesus here affirmed lawful tithing, and if this means He intends for us to continue tithing according to the Law, then every church teaching tithing today has been teaching it wrong! Lawful tithing has nothing to do with money.

The second problem is that while Jesus did affirm the Pharisees for tithing their crops, this does not necessarily prove He was affirming it for future New Covenant Christians. Earlier in His ministry, Jesus healed a man of leprosy and then commanded him to "offer the sacrifices that Moses

commanded for your cleansing” (Mark 1:44). The fact that Jesus told a Jewish man under the Law to sacrifice doves does not mean Jesus was affirming “dove sacrifice” as a future Christian practice. Likewise, the fact that Jesus told Jewish Pharisees under the Law to tithe does not mean Jesus was affirming tithing as a future Christian practice.

Beyond all this, while Matthew and Luke place these words of Jesus in different places on the timeline of Jesus’ ministry, if Jesus indeed spoke these words when Matthew says He spoke them, then it’s very likely He was pointing to the tithe the Pharisees were presently carrying in their hands. Two chapters earlier, in Matthew 21, Jesus entered Jerusalem for the Passover feast. And three chapters later, in Matthew 26, Jesus eats the Passover meal. In other words, the tithe He may have been affirming in this moment was the annual “feast tithe,” which the person was to enjoy himself while sharing with others. Does that mean we’re supposed to only tithe once a year by throwing a big party for our families and inviting all the pastors and poor people in town?

Regardless of which tithe Jesus affirmed, it was lawful tithing—not the sort of tithing practiced by Abraham and Jacob. Therefore, we are either supposed to tithe according to all the rules outlined in the Law of Moses (which we have seen is impossible today), or else this law does not apply at all. I would argue the latter because Jesus has given us freedom from the Law of Moses.

### **But Doesn’t the Bible Say We’re Under a Curse If We Don’t Tithe?**

I don’t think I’ve ever heard a sermon about tithing that didn’t include a reading of the following scripture:

“I the Lord do not change. So you, the descendants of Jacob, are not destroyed. Ever since the time of your ancestors you have turned away from my decrees and have not kept them. Return to me, and I will return to you,” says the Lord Almighty.

“But you ask, ‘How are we to return?’

“Will a mere mortal rob God? Yet you rob me.

“But you ask, ‘How are we robbing you?’

“In tithes and offerings. You are under a curse—your whole nation—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe,” says the Lord Almighty. “Then all the nations will call you blessed, for yours will be a delightful land,” says the Lord Almighty.

*Malachi 3:6-12*

If tithing is expected of present-day, New Covenant believers, then this passage ought to terrify us. No one wants to be under a curse!

In Deuteronomy 28:15-68, God went into great detail about the many curses that would come upon everyone who did not obey the laws He gave to Moses. Similarly, in the first portion of that chapter, He promised many blessings to those who obeyed.

Thankfully, Jesus has set us free from every curse of the law.

For all who rely on the works of the law are under a curse, as it is written: “Cursed is everyone who does not continue to do everything written in the Book of the Law.” . . . Christ redeemed us from the curse of the law by becoming a curse for us...

*Galatians 3:10, 13*

When Jesus was crucified, He took in Himself every curse the Law demanded for our disobedience. All those



curses were laid upon Him, and when Jesus died, all those curses died.

Typical teaching about tithing taints the Gospel because it requires believing that Jesus has set us free from every curse of the law “except that one curse that happens if we don’t give ten percent.” No curse is more powerful than the blood of Jesus.

That ought to be enough to settle the matter. But if someone insists that this verse is about a “principle of tithing” rather than tithing under the Law, I like to look closer at the context with them.

First, this instruction is given to the Israelites, as noted by the opening statement about “descendants of Jacob” and “your ancestors.” Within this context, God refers to their disobedience to His decrees, which is a reference to the Law.

Second, note that the purpose is “that there may be food in My house.” It’s about food, not money. Along these lines, the blessings promised are on crops. None of this is about money, which also points to lawful tithing.

Third, the instruction is to “bring the whole tithe into the storehouse.” This isn’t found in the Law, so what is the storehouse about? In 2 Chronicles 30, King Hezekiah led the people in celebrating the Passover feast for the first time in ages. A national revival took place, and the people went home to smash their idols. In the following chapter, Hezekiah reinstated the priesthood and decreed that Israel should bring a tithe of their crops. It took four months for everyone to bring everything, which indicates that this was one of the annual tithes, not the ongoing “priestly tithe.” Israel had been so blessed that the tithe couldn’t be consumed in one sitting, and the leftovers started to pile up in heaps. Seeing this, Hezekiah ordered the construction of storehouses in the Temple to hold whatever couldn’t be eaten immediately. (See 2 Chronicles 31:4-11.) The tithes connected to the storehouses were not ongoing tithes but part of the annual “second tithe.”

In other words, God’s words to Israel through the prophet Malachi had nothing to do with regular tithing and nothing to do with money. This wasn’t the ongoing tithe to

local Levites. Ongoing tithes were consumed by local Levites, not put in the Temple storehouses. This was the annual tithe that benefitted the priests in Jerusalem who served in the Temple. Through Malachi, God rebuked the Israelites for not bringing the annual tithe that the Law demanded.

In short, this scripture is clearly about lawful tithing and is directed at Jewish people, it has nothing to do with tithing money, and it isn't even about regular tithing to benefit local ministers—only the annual tithing of crops (the tithe that, according to the rabbinical view discussed earlier, is technically only 8.82% of the total harvest). This is not a scripture that ought to concern New Covenant believers.

### **Summary**

Tithing is the practice of giving one tenth of something in service to the Lord. The Bible shows us two types: Tithing under the Law (which only pertained to crops and livestock) and tithing outside the Law (which could be on whatever a person determines in their heart). There is absolutely no part of lawful tithing that makes sense as a practice for the present-day, New Covenant Christian.

If a person today chooses to tithe, they are not in sin. Those who tithed outside the Law did so without any sort of obligation or compulsion. And they did so out of gratitude for the blessing they had already received, not as a means of acquiring blessing. For the Christian, this sort of tithing is just as acceptable as it is optional.

As a leader of a local church myself, I refuse to teach tithing as a requirement for Christians. I trust the generosity of the Lord to be at work within the hearts of people to joyfully provide for each other, for missionaries, for ministry, and for the ministers in my church without any sort of compulsion, coercion, or obligation.

## CHAPTER 2:

# **SOWING AND REAPING**

What if I told you that God does NOT want you to reap what you sow?

“Sowing and reaping” is an eternal spiritual principle that is described in the Bible. It is such a universal reality that many cultures and religions recognize it in some form (ever heard of “karma”?). The idea that “doing bad things results in bad happening to you” while “doing good things results in good happening to you” has been observed and taught for centuries. And since it’s found throughout the Bible—especially within the Law—Christians have become very comfortable with it.

Nowhere do we talk about the topic of sowing and reaping more than when we’re discussing money. We’re often told that when we give, God multiplies our “seed” and yields for us a return. But this raises a question: Since when was God our steward, producing a return on our resources? Aren’t we His stewards, producing a return on His resources?

What if everything we’ve learned about sowing and reaping isn’t actually God’s desire for us? What if He doesn’t want you to reap what you’ve sown? What if He has a different plan?

## **The Divine Exchange that Happened at the Cross...**

Romans 6:23 tells us that “the wages of sin is death...” If God wanted you to reap what you have sown, then He never would have sent Jesus to die in your place. And yet, “While we were still sinners, Christ died for us.” (See Romans 5:8.)

How’s that for “sowing and reaping?”

The nature of the New Covenant is that we no longer reap what we have personally sown. Rather, Jesus reaps what we have sown, while we reap what Jesus has sown. Our Lord has forever instituted a divine exchange. Jesus died because HE reaped what YOU have sown; and by grace, He gives you life whereby YOU can reap what HE has sown!

In the parable of the Ten Minas, we learn an interesting lesson: The King expects to reap what His servants have sown. And as a result, He—out of His own good will—blessed the financially-faithful servants with a non-financial reward: cities (authority), which should have been His alone to enjoy. (See Luke 19:11-27) In verse 21, we read the servant’s words: “You take out what you did not put in and reap what you did not sow.”

Jesus reaps the good and bad from whatever we’ve sown, and we reap the good and bad from whatever He has sown. Thankfully, He has only ever sown good! Jesus has never sown wickedness; we have. And yet, He chose to reap the penalty on our behalf.

What benefit did you reap at that time from the things you are now ashamed of? Those things result in death! But now that you have been set free from sin and have become slaves of God, the benefit you reap leads to holiness, and the result is eternal life. For the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord.

*Romans 6:21-23*

According to this verse, whatever good we now reap is a free gift—not from our own doing. Eternal life is the reward

for a righteous life (Matthew 25:46); and yet, we know, that not a single one of us is righteous on our own (Romans 3:10). That's why it's called "the gift of God." We can't earn it. There is nothing we can sow to rightly reap anything good from the Lord. The only way we can possibly have eternal life (or any blessing, for that matter) is if we reap what Jesus has sown. He is the only true "Righteous One." And we who receive Him are made righteous by grace, through faith. (See Romans 3:20-26.) Why? Because we are reaping what He has sown.

If you want to reap what you've sown, hell will welcome you. If you want to reap what Jesus has sown, then repent of self-pleasing, and surrender your life to the true King. He'll make you righteous—perfect in God's sight.

### **It's Not Your Harvest**

By grace, we are given the Spirit of sonship (Romans 8:15). As sons, we benefit from the vast resources of our Father's riches. (See Luke 15:31 and John 16:15.) Any blessings we have are by virtue of our relationship with Him rather than our own hard work.

A son enjoys the blessings of the Father's household, which only exist because of the Father's hard work. Children may be allowed to help their father in the field, but the responsibility for the field belongs to the father, not his children. The children don't multiply the crop—they merely obey their father's direction and enjoy the harvest he orchestrated.

Jesus taught that the way of the Kingdom is for people to reap where they have not sown. Consider what He said about doing the work of the Gospel:

Don't you have a saying, 'It's still four months until harvest'? I tell you, open your eyes and look at the fields! They are ripe for harvest. Even now the one who reaps draws a wage and harvests a crop for eternal life, so that the sower and the reaper may be glad together. Thus the saying 'One sows and another reaps' is true. I sent you to reap what you have not worked for. Others

have done the hard work, and you have reaped the benefits of their labor.”

*John 4:35-38*

Today, we know that any good thing we reap is a result of the work of Jesus. Even in the context of the above verse, any work of value by previous generations only happened because of what God was doing through them. “So neither he who plants nor he who waters is anything, but only God, who makes things grow.” (1 Corinthians 3:7.) We may participate in His work, but He is the only true source and purpose of it all.

“One sows and another reaps.” We sow; Jesus reaps. Jesus sows; we reap.

### **What about Money as “Seed”? Can We Reap That?**

The only apparent “monkey wrench” in this view of sowing and reaping appears to be found in Paul’s letter to the Corinthians, so I want to take a moment to examine it:

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. As it is written:

“They have freely scattered their gifts to the poor;  
their righteousness endures forever.”

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be enriched in every way so that you can be generous on every occasion,

and through us your generosity will result in thanksgiving to God.

*2 Corinthians 9:6-11*

This may look like a monkey wrench, but it isn't. Actually, it supports what I've been saying. Notice that the only financial increase mentioned is an increase of "seed," which is for sowing, not "bread," which is for one's own consumption. The purpose is "so that you can be generous on every occasion," which means any financial increase related to your giving is for others, not for you. In this passage, the "harvest" you receive isn't a harvest of finances; it's a harvest of righteousness. This has less to do with increasing your bank account and more to do with the Lord entrusting more resources to someone who has proven to be generous on His behalf.

If this verse was about receiving a direct turnaround of money for what we've sown, then why does it talk so much about meritless grace?

- ❖ "God is able to make all grace abound to you"
- ❖ "He has scattered abroad His gifts to the poor"
- ❖ "He... supplies seed to the sower and bread for food"

This passage is clear about definitions and sources:

- ❖ God supplies the seed.
- ❖ God increases the store of seed.
- ❖ God makes you "rich in every way" SO THAT you can be generous.
- ❖ The only "harvest" mentioned here for your benefit is a "harvest of righteousness."

The cause and effect here is important: God—because of His meritless, unearned favor—blesses us with resources we don't deserve. Some is "bread for food," which is for our own consumption, while the rest is "seed for the sower,"

meaning it is our responsibility to distribute it, sowing generously.

If we sow our resources generously for Him, then He will sow His resources generously for us. We sow finances generously, and we reap righteousness generously—not because righteousness is the plant that grows from money but because we have traded places with Jesus. He reaps what we sow, and we reap what He sows. We sow worldly goods; He sows His own blood. He reaps our worldly goods (as His people are cared for and His Gospel is spread), and we reap righteousness. Jesus has transformed it from “sowing and reaping” to become “reaping and sowing!” The blessing comes first, and we sow it—not the other way around!

This brings us back to the pre-Law tithing of Abraham and Jacob. Both men tithed only after they had been blessed. In Genesis 12:2, we learn that Abraham was blessed so that he could be a blessing to others. Generosity is not a tool for attracting blessings; rather it is the purpose of our blessings. The blessings come first.

Under the New Covenant of grace, we no longer give in order to receive. Rather, we receive in order to give.

The reason we sow generously is that we want to reap generously—not to reap money but to reap righteousness. How? Righteousness is what Jesus should be reaping, but He doesn't need it because He is already righteous. Instead He shares His harvest with us. As we sow to please Him, we reap His reward.

### **Jesus Reaps What You Have Sown**

Once the glorious exchange of the cross takes place, we reap what Jesus has sown, and He reaps what we have sown. Every evil deed we have sown was reaped in the body of our Lord at the crucifixion. Likewise, every good deed we carry out is for His sake. Jesus reaps the benefit.

Jesus said that every good deed we perform is done “unto Him.”

“Then the King will say to those on his right,  
‘Come, you who are blessed by my Father; take



your inheritance, the kingdom prepared for you since the creation of the world. For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.'

"Then the righteous will answer him, 'Lord, when did we see you hungry and feed you, or thirsty and give you something to drink? When did we see you a stranger and invite you in, or needing clothes and clothe you? When did we see you sick or in prison and go to visit you?'

"The King will reply, 'Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me.'

*Matthew 25:34-40*

As Christians, the good deeds we sow are for Christ's benefit. We don't need to sow for our own benefit because Jesus has already done that. Remember, God blesses us out of love and grace, not because we deserve it.

We deserve nothing but death. Jesus deserves everything but death. The heart of the Gospel is that He traded places with us and then rose from the dead, reigning victorious over the sting of sin. (See 1 Corinthians 15:54-57.)

### **Sow to Please the Spirit**

Many Christians have the idea that putting money in the church offering plate will result in financial blessing for them. The fact is, it will! Remember, God promises to "increase your store of seed" so that "you can be generous on every occasion." The trouble is that if we teach the idea of sowing and reaping differently than I'm presenting it here, then we will assume the increase of "seed" is for ourselves and not for others.

I once saw a brand new, shiny, SUV that bore the license plate: "TITHING." I laughed, but then I began to

wonder about the condition of the person's heart. Did they believe that their SUV was the direct result of their tithing? If so, then they likely were entrusted with an increase of "seed" but rather than sowing it decided to spend it on themselves. Alternatively, did they believe the SUV was a gift from God, and it just so happens that they also tithe? If that's the case, the problem is more that they're broadcasting their giving. (See Matthew 6:1-4.)

While I can't know the person's heart, I do know how easy it would be to feel justified in spending one's "increase" on himself, squandering his increase of seed on a fancy vehicle instead of sowing it too in joyful obedience to the Lord. In this scenario, the person would have reached a stewardship limit. The Lord now knows He cannot trust the person with that sort of increase, and He will not likely prosper them further.

Twice Jesus shared parables about a wealthy man who entrusted large sums of money to his servants while he went on a journey. (See Matthew 25:14-30 and Luke 19:11-27.) The servants' job was to work the money and produce an increase for their master. In both parables, one of the servants produced nothing, somehow hiding their share of the money rather than risking it to produce an increase for the master. And in both parables, the wealthy man was furious, and the cautious servant received no reward. If that's the sort of response the master gives to a servant who produced nothing and simply gave back all the money that had been entrusted to them, how much more furious would the master be if the servant had spent some or all of the money on himself! If Jesus increases your store of seed, be sure to sow it so that He can receive the increase. Always take care not to eat the Lord's seed.

If you're giving for the sake of receiving, then you're living according to the Law rather than according to grace. You're "sowing" in order to fill your bank account rather than "sowing" so that Jesus might reap the reward. In essence, it's nothing more than dabbling in magic: using spiritual laws to achieve worldly gain. And yet we teach this in our churches! May God forgive us!

We don't sow for the pleasure of our own reaping. We sow for the Lord's pleasure.

Whoever sows to please their flesh, from the flesh will reap destruction; whoever sows to please the Spirit, from the Spirit will reap eternal life.

*Galatians 6:8*

Of course one aspect of this scripture is that when we choose to live in sin, we set ourselves up for a harvest of destruction. But greed, gluttony, and selfishness are also sins. When we choose self-centeredness—even when it expresses itself as generosity for the sake of personal gain—we are only sowing to please our own flesh.

You can sow to please God or you can sow to please yourself. Who would you rather have reap the reward? Jesus said that when we do things for the sake of our own benefit—being seen by men rather than by God—we have received our rewards in full. (See Matthew 6:2,5,16.) But if we do things for His benefit—secretly and in intimacy with Him—we receive blessing from the Father. If you want to live according to the Law, then you'll receive your reward from the Law. Unfortunately, it tramples the cross of Christ.

Giving always results in receiving, but it functions differently under the New Covenant. Under the Old Covenant, if you sow riches, you will reap more riches. Everything remains in the natural realm. Under the New Covenant, if you sow riches, you reap righteousness—in other words, you reap what you already had in Christ anyway. Instead, He reaps the riches. As the ocean of angels around heaven's throne have declared, "Worthy is the Lamb, who was slain, to receive power and *wealth* and wisdom and strength and honor and glory and praise!" (Revelation 5:12, emphasis added).

What use does Jesus have for wealth? What good is it in heaven? In heaven, the streets are paved with gold. This world's wealth is like dirt there! It only makes sense that whatever worldly wealth Jesus may reap is going to be spent

during this present age for the sake of His Bride and His lost sheep here on earth. So He freely distributes what He has—either to trustworthy people or to people whom He would like to train in stewardship.

### **Training in Stewardship**

In the parables about the wealthy master and his servants mentioned earlier, all the money belonged to the master. The servants didn't have any of their own.

In Matthew 25:15, the master distributed resources according to his servants' abilities. To one he gave five bags of gold, to one he gave two, and to one he gave a single bag. When it says he distributed them to "each according to his ability," it means the master knew the first servant was trustworthy and would produce an increase for him, so he gave the majority of the money to the most trustworthy servant. The second servant had perhaps shown himself to be trustworthy with a little, and the master was giving him an opportunity to work with more resources and prove himself faithful yet again. And the third servant had perhaps indicated that he might not yet know how to best put the money to work, so the Master gave him one bag, granting that servant an opportunity to either prove himself faithful or fail the master.

Lest we think the master didn't give the third servant enough money to succeed with, the bags of gold discussed in Matthew's gospel were each worth about 20 years' wages. (See the footnote in the NIV Bible.) To put it another way, even the least trustworthy servant was entrusted with more than he would have ever held if left to his own devices. The wealthy master risked a great deal to this servant, giving him ample opportunity to succeed.

At the end of this story, the master returned from his journey to learn that the trustworthy servants doubled his money, but the third servant buried it in fear of losing any. The master then says something that many consider unfair:

"So take the bag of gold from him and give it to the one who has ten bags. For whoever has will

be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them..."

*Matthew 25:28-29*

Many read this and wonder why the guy with the most is given more. And why was the second servant skipped over? If the money being given were payment for services rendered then it might seem unfair, but it isn't. The money taken from the unfaithful servant is given to the trustworthiest. This was for the master's sake, not for the servant's sake. The money wasn't redistributed as payment to the faithful servant but as an additional workload. Those who do the best work for their master are entrusted with more responsibility in the future.

While this parable applies to many aspects of the Christian life (like how we steward relationships, revelation, and other resources), it also applies to the finances entrusted to us. God blesses us with finances "according to our ability." If we're faithful to produce an increase for Him, He will entrust more to us in the future—not for our own use, but to produce more increase for Him.

Whatever level of resources you have in your hands—whether it's a penny or a billion dollars—God has entrusted something to you to test your faithfulness. He knows what we can handle right now, and this is an opportunity to spend the Master's money on ourselves or else grow in our capacity to steward finances well. In this way, God trains us in stewardship to expand our capacity to manage greater and greater resources—both financially and in the Kingdom. After all, Jesus said:

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?"

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, “You are the ones who justify yourselves in the eyes of others, but God knows your hearts. What people value highly is detestable in God’s sight.

*Luke 16:10-15*

### **It’s All His**

Every penny we have belongs to the King. It’s His seed, which He has provided to the sowers; and some of it is “bread,” for our own consumption. (See 2 Corinthians 9:10.) All of it belongs to Him, and none of it belongs to us. We don’t reap from it. We sow it. The King reaps the reward. And if we are faithful stewards, He will entrust more to us.

No longer are we slaves to an impersonal law; now we are favored children of the King who reap the benefits of His limitless, unearned love! And what we receive in this place of relationship is far greater than any financial return: “a harvest of righteousness.” The servants who properly stewarded the King’s money were placed in charge of cities! All that the Father has is ours.

Under the Old Covenant, if I receive a \$500 blessing on Monday, it was probably related to the \$5 offering I gave on Sunday. Under the New Covenant, I gave \$5 on Sunday because I love Jesus; and if I receive \$500 on Monday, it’s not my return for what I did the day before. Rather, it is a kingdom resource, placed in my hands to do something productive for the King. Last week He entrusted \$5 to me, and I was faithful. Now He has put me in charge of more. Will I be just as faithful? Old Covenant thinking causes me to look at the \$500 and dream about what I can spend it on—it is my harvest, after all. New Covenant thinking, however, causes me to look at the \$500 and say, “Wow, God! Thanks for the gift! What do you want me to do with this?” How much is “bread” and how much is “seed”?

Under the Old Covenant, we give to receive. Under the New Covenant, we receive to give.

So should you stop giving to churches or nonprofits? By no means! If the Gospel is being multiplied through an organization, then it's a great place to sow seed. Jesus is benefitting from your giving. You can also give directly to the needy and the widows (there may not be a tax write-off for you, but Jesus will still receive His reward). Every gift you give and every good deed you perform is done unto Jesus because He will reap the reward. He alone is worthy to receive ALL the return on your investment. And as He sees that you are faithfully stewarding His resources for His sake, He will know that He can give you more resources to faithfully steward for His sake. Remember, we are promised that He will "increase your store of seed."

### **Gifts and Investments**

Sometimes God's blessings are a response to faithful stewardship, and sometimes they are simply unearned gifts. The way we handle the unearned gifts is an indicator of how we will handle His investments. If we're constantly sowing for our own sake, then we can't be trusted with any more than the unearned gifts. But if we're constantly sowing for His sake, then we can be trusted with more.

That said, one's riches are not equal to his or her holiness. On the contrary, the most generous and faithful givers are the ones who will most generously reap righteousness, not finances. Remember that the second servant in Matthew 25 was faithful to double the master's money, but the increase was entrusted to the first servant. If you don't receive more resources to steward, it's not because you aren't faithful or good; this is the personal prerogative of the King, and we don't get to question Him. Sometimes the most faithful people actually have little money to work with, so we cannot cast judgment accordingly.

The only person Jesus ever praised for their giving (at least in the recorded Gospels) was the poor widow who gave 100% of all she had. (See Mark 12:41-44.) Likewise, Paul held up as an example the Macedonian Christians: "Out of the most

severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints” (1 Corinthians 8:2-4). We should never gauge someone’s spirituality by how much money they have or don’t have. The “poorest” person may only be “poor” because they give away all of their million-dollar salary every year. And the “richest” person may only be “rich” because they hoard all of their measly income. Never allow yourself to fall into the trap of judging people based on what they have.

### **Rest. It’s Time to Enjoy the Year of the Lord’s Favor**

As a final thought on this topic, it is interesting to note the prophetic significance of Israel’s “Jubilee” year as it relates to our salvation. It was a year of favor, liberty, and blessing—which is what Jesus said He came to fulfill. (See Luke 4:17-21.) During this Jubilee year, God gave Israel some important instructions, which in many ways parallel our salvation (release from debt, redemption from slavery, etc. See Leviticus 25). Of particular interest to me are two scriptures—one having to do with the Jubilee year (every 50 years), and the other having to do with the Sabbath year (every seven years), which would inevitably lead into the Jubilee (49th: Sabbath, and 50th: Jubilee):

The fiftieth year shall be a jubilee for you; do not sow and do not reap what grows of itself or harvest the untended vines.

Leviticus 25:11

You may ask, “What will we eat in the seventh year if we do not plant or harvest our crops?” I will send you such a blessing in the sixth year that the land will yield enough for three years.

Leviticus 25:20-21



God told His people that in the Jubilee year (and the year before it), they were not to sow or reap. The reason was that the Jubilee was a time for Him to bless His people and provide supernaturally for them while they rest from their own efforts. In the same way, now that you have come to salvation in Christ, you live in the year of the Lord's favor. (See Luke 4:19.) "For no matter how many promises God has made, they are 'Yes' in Christ" (2 Corinthians 1:20). Salvation brings us into a permanent Sabbath and a permanent Jubilee. Our rest is eternal. Our freedom is eternal. The prophetic picture has been fulfilled through Christ.

Just as God provided for Israel during the Jubilee year, the spiritual law of sowing and reaping still works today. God instructed His children to ignore the natural provision and instead enjoy what He gave them supernaturally. We are invited to ignore the Law and focus on Jesus, who fulfills the Law.

God doesn't want you to reap what you've sown; He wants you to reap what Jesus has sown.

The return on your investment is His to reap. The return on His investment—righteousness—is yours to reap.

Don't sow to please yourself. Sow to please the Lord.

Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?

*Matthew 6:26*





CHAPTER 3:  
**NEW COVENANT GIVING**

Once you find yourself free from self-centered teachings about sowing and reaping and the Law's regulations about tithing, it's important to learn what the Bible actually does say about how New Testament believers ought to manage their money. In this closing chapter, we'll look into what the New Testament says about generosity, giving, riches, wealth, paying ministers, and funding Kingdom ministry.

**Give to God what is God's**

In Matthew 22, we find a brilliant exchange between Jesus and some religious leaders:

Then the Pharisees went out and laid plans to trap him in his words. They sent their disciples to him along with the Herodians. "Teacher," they said, ". . . what is your opinion? Is it right to pay the imperial tax to Caesar or not?"

But Jesus, knowing their evil intent, said, "You hypocrites, why are you trying to trap me? Show me the coin used for paying the tax." They

brought him a denarius, and he asked them, “Whose image is this? And whose inscription?”

“Caesar’s,” they replied.

Then he said to them, “So give back to Caesar what is Caesar’s, and to God what is God’s.”

When they heard this, they were amazed. So they left him and went away.

*Matthew 22:15-22*

Over the years I have heard this passage taught as though Jesus’ words to “give to God what is God’s” were about tithing the ten percent that belongs to Him. Hopefully we’ve thoroughly debunked tithing by now, but it’s worth noting here that the only tithing that God required was that of crops and livestock, not money. This passage does not fit the context of biblical tithing, and none of the original hearers would have made that connection.

Instead, the application is staggeringly more powerful.

Jesus identifies what belongs to Caesar by asking, “Whose image is on this coin?” In short, the coin belongs to Caesar because it bears Caesar’s image. But where do we find God’s image?

That’s us. We bear God’s image. (See Genesis 1:26-27.)

Jesus basically said, “Give this coin to Caesar. And give your whole self to God.”

Jesus did not teach the giving of ten percent. Jesus taught the giving of one hundred percent—not only financially but also one’s entire self.

### **Does Jesus Really Expect Us to Give *Everything*?**

As mentioned in the previous chapter, the only person Jesus ever praised for their giving (at least in the recorded Gospels) was the poor widow who gave 100% of all she had. (See Mark 12:41-44.) And when a rich young man came to Jesus in search of eternal life, bragging about how he had kept the entire law (an impossibility, by the way), Jesus told him he lacked one thing in order to follow Him: “If you want to be perfect, go, sell your possessions and give to the poor, and

you will have treasure in heaven. Then come, follow Me.” (See Matthew 19:16-22.)

Some, of course, have taken stories like this to an extreme, as though a person cannot possibly follow Jesus while having material possessions. But this wouldn't be consistent with the larger witness of New Testament Scripture. A person only needs to literally give away all their money or possessions if the Lord speaks this to them. Apart from that direct command from the Lord, one needs only to surrender all their money and possessions to the service of Jesus.

This doesn't mean giving it all to a church, a ministry, or even the poor. It simply means that you recognize there is nothing you have that belongs to you. All of it belongs to God, and you are merely a steward of His resources. If you see a need that you can meet, you do. When the Lord prompts your heart to give sacrificially to a fellow believer or to a ministry of some kind, you do it joyfully because that money or possession didn't belong to you in the first place. In this way, we illustrate the biblical truth that one hundred percent of all we have belongs to God. (See Psalm 24:1.) Remember, you are responsible to sow on His behalf. When our King returns, He will reward those who produced a return on what He entrusted to them. (See Matthew 25:14-30 and Luke 19:11-27.)

We see this principle expressed among the earliest Christians.

All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need.

*Acts 2:44-45*

All the believers were one in heart and mind. No one claimed that any of their possessions was their own, but they shared everything they had. With great power the apostles continued to testify to the resurrection of the Lord Jesus. And God's grace was so powerfully at work in them

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

*Acts 4:32-35*

Even as Church history progressed beyond recorded Scripture, we learn that the early Christians taught and practiced this idea of 100% surrender to Jesus. Around 180 AD, Irenaeus wrote, "...instead of the Law [commanding] the giving of tithes, [Jesus taught us] to share all our possessions with the poor" (Ante-Nicene Fathers, vol.1 p.477). He also wrote, "...[the Jews] had indeed the tithes of their goods consecrated to Him, but those who have received liberty set aside all their possessions for the Lord's purposes, bestowing joyfully and freely not the less valuable portions of their property, since they have the hope of better things [hereafter]; as that poor widow acted who cast all her living into the treasury of God" (Ante-Nicene Fathers, vol.1 p.485).

It is worth noting briefly that these two quotes give us a look into how the early Church thought about tithing. It was understood as an Old Testament Law that no longer applied to Christians. In fact, tithing income was never once suggested in recorded history until around 400AD, it was not widely recommended until around 800AD, and it has never in history been taught as a standard practice throughout global Christianity (even today). Rather, tithing income is a later idea that gained steam only in recent centuries, especially in recent decades as certain perspectives on Christian prosperity became popular.

But that's merely an aside. The point here is that the earliest Christians believed all of their possessions and finances belonged to the Lord, and they were responsible to be generous and loving as they ministered to the poor and to each other.

## **Is It Okay to be Wealthy?**

Perhaps due to excessive displays of affluence and luxury from various famous preachers in recent decades, many have retreated to the opposite extreme of condemning any form of wealth. The healthy balance is found somewhere in the middle.

Consider these strong words from James:

Now listen, you rich people, weep and wail because of the misery that is coming on you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. You have condemned and murdered the innocent one, who was not opposing you.

*James 5:1-6*

Notice that the indictment against the rich here is not that they had fields; it was that they hadn't paid the workers who worked in those fields. The problem wasn't that they had wealth but that they hoarded it. Rather than living generously and with humility, they lived "in luxury and self-indulgence."

God is not opposed to Christians owning businesses, making a lot of money, or even having some nice things (as we'll see in a moment). What He's against is self-centeredness, stinginess, greed, and injustice. As we discussed in the first chapter, God blessed Abraham so he could be a blessing to others (Genesis 12:2). If God gives a believer great wealth, it's always for a purpose beyond that person.

When discussing whether it is permissible for a Christian to be wealthy, I like to ask who would be a better

recipient of a million dollars: (1) A humble Christian who has been faithfully generous with their finances, loves people well, is devoted to advancing the Kingdom of God, and lives debt-free and within their means or (2) an unbeliever who spends all his money on himself and shows little concern for others. When given those two options, the choice is easy.

God is looking for faithful stewards to whom He can entrust vast resources. The trouble is that it's so easy to become distracted by wealth and lose sight of the mission. At one time in my life, I asked the Lord how much money is too much money for me to earn. He answered, "However much money you need so that you no longer need to trust Me." The healthiest form of financial stewardship is demonstrated by those who treat all their money as God's and continue to trust Him and live generously whether they have a little or a lot. (See Philippians 4:11-13.)

Within one chapter of Scripture, the Apostle Paul first offers a warning about the dangers of pursuing wealth and then refers to it as a gift from the Lord to be enjoyed.

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

*1 Timothy 6:6-10*

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, *who richly provides us with everything for our enjoyment.* Command them to do good, to be rich in good deeds, and to be



generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

*1 Timothy 6:17-19, emphasis added*

First Paul warns us about the love of money and how easily the pursuit of it can lead us astray. It's vital that we live contently. But only a few paragraphs later, he states that God "richly provides us with everything for our enjoyment." In other words, it is okay to enjoy whatever possessions God has blessed you to have, so long as you remain content without those things and are willing to give it all away as soon as the Lord demands it from you. It's a great thing that the Lord allows us to enjoy whatever is in our hands until it becomes time to put it into someone else's hands.

To put it another way, there's nothing wrong with buying a nice car, as long as you're willing (and financially able) to give that car away to someone when the Spirit leads. There's nothing wrong with having a big house, as long as you're generous in hospitality, serving people faithfully, and willing to either take someone in or give the home away to someone in need, as the Spirit leads. This mindset forces us to think generously and outwardly before any purchase, powerfully undermining the self-centered consumer mindset that is so prevalent in America. If we're not comfortable giving away something we're about to purchase, then we're purchasing it for ourselves, not the Kingdom. This line of thinking is the perfect way to keep our hearts in check and identify whether or not we're buying for the right reasons.

God is not opposed to wealth. He is opposed to the pursuit of it (not trusting Him to provide what He trusts us to handle). God is not opposed to hard work. He is opposed to the idolatry of money and self-promotion. As Jesus said, "You cannot serve both God and money" (Matthew 6:24). Jesus didn't teach that it's a bad thing to have a lot. Rather, He taught that more will be expected from those who have a lot.

...From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.

*Luke 12:48b*

While this passage isn't specifically about money in context, it certainly applies to it. God tends to entrust His resources to people according to their individual ability. (See Matthew 25:15.) As we steward well what He has given us, He will entrust to us more. If we serve God and people faithfully in the professions and ministries He has given us, He will promote us into whatever positions in which He needs us. As we humble ourselves before Him, He loves to exalt us into places of influence. (See James 4:10.) The keys to remember are faithfulness, humility, contentment, obedience, and the prioritization of God's will in all areas of life. He will take care of the rest. (See Matthew 6:33 and Psalm 37:4.)

### **Is This Realistic?**

After Jesus told the rich man to sell all his possessions, He turned to His disciples and said, "Truly I tell you, it is hard for someone who is rich to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God" (Matthew 19:23-24).

The disciples overlooked the humor of Jesus' words and instead scoffed at the impossibility of it. They wondered if anyone at all could find salvation.

Then Jesus clarified, "With man this is impossible, but with God all things are possible" (Matthew 19:26).

Jesus makes the impossible possible. It is possible to give ten percent of one's crops without the help of the Lord. But it is impossible to live free from one hundred percent of everything in one's own strength. If we try to do it on our own, we will fail. But when we entrust our lives to Jesus and let Him live through us, He expresses His generosity and self-sacrificial nature through the life-giving power of His Holy

Spirit at work within us. This is the lifestyle where the impossible becomes possible.

My wife and I have lived this way for nearly a decade at the time of this writing. We're not "rich" by American standards, but like all Americans, we have more than the majority of the world's population. We have given away a home as the Spirit led, we have emptied our bank account whenever the Lord directed us, and we have often been generous beyond our means. We've had times of extreme need. We've faced moments when we wondered how we would buy groceries or pay a bill. But we have never missed paying a bill, we live free from consumer debt, and we are able to raise our children in a healthy, balanced home that is neither extravagant nor impoverished. I can tell you from experience that it is possible to live with your fingers spread so loosely that tens of thousands of dollars can pass through your hands without an ounce of regret.

I don't share this to tell you how wonderful I am but how wonderful God is. He can produce this lifestyle in you too. All you need to do is trust Him.

### **Understanding New Covenant Giving**

In Scripture, Christians are expected to provide for their families, meet each other's needs, care for widows and orphans, provide relief for the poor, and support ministers both locally and abroad. Here at Roots Church, we can facilitate these things to an extent as an organization, but sometimes there is much more joy to experience when we give to someone personally.

In our house churches, people have paid each other's rent, bought each other groceries, paid bills for each other, and more. One house church bought a used car for one of its participants who couldn't find work without one. It's not uncommon for someone to open their Bible and find money someone secretly tucked in the cover. Some have put on their shoes at the end of a meeting and found cash tucked in the toe. Others have had someone approach them and say, "I felt like God told me to give you this specific amount of money," only to learn later that night or the next day that it's exactly

what they needed to pay for a certain expense. One couple took a young man into their home for several months when he gave his life to Jesus and decided to leave his homosexual lifestyle and the boyfriend with whom he was living. People do projects for each other, clean each other's homes, bring food to share at our meetings, and give thoughtful gifts out of the blue. We are a family, and we care for one another.

Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. The goal is equality, as it is written: "The one who gathered much did not have too much, and the one who gathered little did not have too little."

*2 Corinthians 8:13-15*

Together, our house churches support foreign missionaries and projects around the world like orphanages, Bible schools, and church planting. We minister to the homeless and partner with area ministries that reach out to people in need. We also financially support those who self-sacrifice to minister the Gospel among us.

Just like the church in the book of Acts, some money is given directly, person-to-person, and some is entrusted to our church's leadership team to use and distribute as effectively as possible. In these ways we honor God with our resources and bless those around us according to their needs and our ability. (See 2 Corinthians 8:12.)

### **Money and Ministry**

Few things can corrupt Christian ministry as quickly as money. Many ministers are careful not to offend their biggest givers, thus the messages they preach are compromised by their fear of another "god." Some are motivated to plant churches in affluent areas instead of among the poor because the paycheck is bigger and the social problems are easier to navigate. It is far too common to hear

occasional stories of embezzlement or money laundering in churches where funds were mishandled.

These things ought to trouble us, but unfortunately some have recoiled to the opposite extreme. Some believe that in order to keep the motives of ministers pure, such people shouldn't be paid at all. But what does the Bible say?

When the apostle Paul lived in Corinth, he chose to minister for free, working a trade as a tentmaker. (See Acts 18:1-4 and 1 Corinthians 9:12-19.) Paul didn't want to be a burden to the church there, so he worked tirelessly to be able to serve them free of charge, just as he did among the Thessalonian Christians. (See 1 Thessalonians 2:9.)

What many miss, though, is that this was not Paul's ongoing practice. While Paul was working as a tentmaker in Corinth, his friends Silas and Timothy came to visit. These men brought a sizable gift from Macedonia, which Paul reminds the Corinthian believers of when making a later appeal for funds from them. (See 2 Corinthians 8 and 9.) Macedonia was the region where Philippi was located, and this is why Paul writes to the Philippians with such gratitude for their generosity and support of his ministry. (See Philippians 4:14-19.)

With this sudden influx of finances, Paul was able to free himself up from his job as a tentmaker and devote himself fully to ministry. See for yourself:

After this, Paul left Athens and went to Corinth. There he met a Jew named Aquila, a native of Pontus, who had recently come from Italy with his wife Priscilla, because Claudius had ordered all Jews to leave Rome. Paul went to see them, and because he was a tentmaker as they were, he stayed and worked with them. Every Sabbath he reasoned in the synagogue, trying to persuade Jews and Greeks.

When Silas and Timothy came from Macedonia, Paul devoted himself exclusively to

preaching, testifying to the Jews that Jesus was the Messiah.

*1 Corinthians 18:1-5*

The Philippians in Macedonia believed in Paul's ministry and knew he could be even more fruitful if he didn't have to toil for his own wages. Even though they had great needs of their own, they wanted Paul to be able to continue advancing the Gospel free of charge. Therefore they took it upon themselves to fund his ministry, and for this reason Paul identifies them as partners with him in the Gospel work. (See Philippians 1:4-5.)

In the very same passage where Paul boasts to the Corinthians about how he worked among them for free, he also makes one of his strongest cases for ministers being paid.

Who serves as a soldier at his own expense? Who plants a vineyard and does not eat its grapes? Who tends a flock and does not drink the milk? Do I say this merely on human authority? Doesn't the Law say the same thing? For it is written in the Law of Moses: "Do not muzzle an ox while it is treading out the grain." Is it about oxen that God is concerned? Surely he says this for us, doesn't he? Yes, this was written for us, because whoever plows and threshes should be able to do so in the hope of sharing in the harvest. If we have sown spiritual seed among you, is it too much if we reap a material harvest from you? If others have this right of support from you, shouldn't we have it all the more?

But we did not use this right. On the contrary, we put up with anything rather than hinder the gospel of Christ.

Don't you know that those who serve in the temple get their food from the temple, and that those who serve at the altar share in what is offered on the altar? In the same way, the Lord

has commanded that those who preach the gospel should receive their living from the gospel.

*1 Corinthians 9:7-14*

Clearly, Paul preached in favor of paying ministers. But he also preached in favor of selflessness. When ministers conduct their finances in the selfless, generous ways described in this chapter, they become safe people to support. All the concerns about mismanagement, misappropriation, and manipulation become moot.

Here at Roots Church, we not only support missionaries abroad but we also distribute money to the local ministers of the Gospel who have officially partnered with us in mission and proven themselves to be motivated by love and service rather than money. We give a portion of all donations to our house church elders and children's ministers, according to their workload. If a person turns down that right for the sake of serving the church for free, we use their portion to distribute even more to those who have need of it.

### **Love is Greater than Fear**

In the world, far too many people organize their budgets according to fear instead of love. Tithing is a comforting teaching because it tells us what to do and leaves us in control of ninety percent of our income. Teachings about sowing and reaping make us feel like our giving is an investment that will generate a financial return for us. But once these two ideas are removed and we realize everything we have belongs to God, we might start to wonder how we'll ever live comfortably again.

Comfort is often an idol that can lull us into complacency, so it's not that important of a thing to pursue. But any loving father wants his children to live comfortably, and our heavenly Father is no different. A certain level of comfort is a basic human need—not luxury but comfort. A good father doesn't want to see his children shivering in the cold when He could easily make them a fire. A good father

doesn't want to see his children groaning with hunger when He has an abundance of good food to satisfy them. The only reason we should fear that our generosity might produce a loss of basic comfort is if we don't believe our Father is good or trustworthy.

Fear works contrary to generosity. Our fear might be that (1) we could lose our resources, (2) we won't be as important without our resources, (3) we need our resources for peace-of mind, or (4) we might have unexpected expenses. Fear causes us to hoard our resources, but love causes us to steward them.

Love starts with God and finds its fulfillment with us. "We love because He first loved us" (1 John 4:19). As we learn to rest in the love of God, that same love begins to overflow from our lives toward others. Suddenly our fears about money begin to melt away. "Perfect love drives out fear" (1 John 4:18).

Once we recognize that we don't personally own any resources and that everything we have belongs to a good a loving heavenly Father, we come to a beautiful conclusion: "If God could provide what I already have, then He can provide more as I live in obedience." We realize that our importance has nothing to do with earthly resources and everything to do with the God we serve. We receive our peace-of-mind from God, regardless of our resources.

We trust that God will take care of us and that nothing is unexpected to Him. Proverbs 3:25-26 encourages us, "Have no fear of sudden disaster or of the ruin that overtakes the wicked, for the Lord will be at your side and will keep your foot from being snared." In the book of Acts, God sometimes warned people prophetically about upcoming hardship. (See Acts 11:28, 21:11, and 27:9-10.) He helped people prepare themselves to be emotionally, spiritually, and even financially ready for whatever might be coming. And in whatever cases a person didn't receive warning ahead of time, God still provided solutions. (See Acts 11:29-30; 12:1-11; 16:16-40; and 27:27-28:10.)

If fear or worry guide your financial decisions, then you'll find yourself struggling to express the generosity God



desires. But when you encounter the perfect love of God and learn to trust Him, generosity begins to flow ever more freely from your grateful heart.

### **Love and Trust Set You Free from Debt**

Fear and worry can also cause us to go into debt. I learned this lesson the hard way.

My wife and I had just started traveling ministry. We had a newborn baby. The Lord told me to empty my bank account, give it all away, and never solicit directly for a speaking engagement. We did all those things in faith. But as the weeks and months progressed, we soon found ourselves with a mountain of debt. All our credit cards were maxed out, our line of credit at the bank was used up, and our bank account was overdrawn. We had utility bills, two car payments, and one on our home coming quickly.

I remember hanging up my phone from a conversation with my bank in which they refused to cancel the overdraft fees on our account. I collapsed to the floor with tears in my eyes and begged God, “Why!?”

Then, in the most loving, fatherly way, the Lord answered me, “Until now, you have been trusting your credit line more than Me. And when you want something but cannot wait for Me to bless you with it, you turn to your plastic god so you can have it now.”

To make a long story short, my wife and I repented, and from that day forward we never missed a bill. Groceries mysteriously landed on our porch from unknown friends. People started sending us checks—sometimes in the exact amount of something we needed. I started receiving speaking engagements without even asking. We stopped using our credit cards, cut back on as many expenses as we could, worked on whatever side projects we could find, and started a long, slow climb out of debt. Proverbs 22:7 says, “...the borrower is slave to the lender.” We certainly felt like that during those years even though we knew God was helping us.

It took us six years, but we finally made it. While we were still generously obedient to the Lord during that time, we had much less available for Him to use. Once we were free

from all that debt, however, we had so much more money available with which to be generous! My wife and I continued living within our means even after we paid off all our debt, and we have found so much joy in obeying the Holy Spirit and helping those around us who have needs.

Paul encourages us, “Let no debt remain outstanding, except the continuing debt to love one another...” (Romans 13:8). Some think they won’t be happy unless they go into debt to buy whatever it is they think they need. But true joy is found in the place of love and giving.

When we trust God to provide for us at the right time, credit cards become pretty much obsolete. And with wise management of finances—having a reasonable emergency fund in place—we won’t even need those credit cards “just in case.”

As a final thought on debt, I recognize that it’s nearly impossible for the average American to purchase a home today without some form of mortgage. Simply be smart about it, run the numbers, and follow the Holy Spirit and wise counsel (not your emotions). First determine whether it’s better financially to buy or rent. And if it is better to buy, be sure to remain living within your means by purchasing something affordable. While it’s not always possible, a smart target to aim for is something you can pay off in seven years because that’s how frequently the people of Israel were released from their own debts. (See Deuteronomy 15:1-2.) God would prefer we not be enslaved to any lender for longer than absolutely necessary. Try to keep as much of your budget as possible freed up for the purpose of generosity.

### **A Life of Radical Obedience**

God has called you to a life of radical obedience. True, there’s no way to be more obedient than obedient, but I call this obedience “radical” because it will look fanatical to people on the outside.

Today my entire budget is based on love, humility, and the leading of the Spirit. When I’m at the grocery store, I joyfully buy foods that I know my wife and kids will love. I know the Lord is pleased with this because my motivation is

love for my family. When I see something I'd like to have, I consult the Holy Spirit. Sometimes I feel what some might call a "red light" in my spirit, signaling "no" or "stop" like a traffic light. In these cases I choose not to buy that thing and often discover later why I needed that money for something else. But often I feel a "green light" in my spirit—an indication from the Lord that He loves me and wants me to have that thing.

In Second Corinthians 9:2, Paul tells us that God provides "seed to the sower and bread for food." In other words, some of what God gives you is "seed" to be sown, while other things are "bread" to be consumed. I've heard it said that you can sow your bread and you can eat your seed, but neither one will produce a harvest (and do remember from Chapter 2 that we're talking about a harvest for the Lord).

When you have a good and loving Father like we do, sometimes He lets you buy things that bring joy to your heart. Other times He asks you to forego your purchase and use the money for something else, trusting Him that He will either bless you with that thing another way or that He knows you are better off without it.

Sometimes the Lord provides you with something that is temporary bread for you to use until He tells you to sow it as seed to bless someone else.

Whatever the Lord puts in your hands—whether money, resources, or even talents and time—ask the Lord, "Is this seed to sow or bread for food?"

On one of my missionary trips to the bush of Uganda, a man approached me while the church was singing. He didn't speak much English, but he knelt down and placed a cell phone in front of me saying, "Is gift. Is gift."

I thought, *What am I going to do with another cell phone?* But not wanting to be ungrateful, I smiled and thanked him, knowing his heart before the Lord was pure and God would reward him.

Two or three days later, I met with a small group of nine pastors from churches I had helped plant over the years. Knowing how prominent the wealth-pursuing, give-to-get

“prosperity” teaching is in Africa, I taught the pastors some of the principles in this booklet.

At the end of the meeting, someone told me we should pray for one of the pastors who was with us. He served at a church I helped plant on an island in Lake Victoria, which means he has limited contact with our main ministry. While he was visiting our evangelistic meetings that day, someone stole his cell phone.

Joy flooded my heart. I had just talked to them about this principle of seed and bread. I stepped over to a wooden shelf and exclaimed, “We don’t even need to pray!” I told him the story of the man who gave me the cell phone. I said, “This cell phone was seed for me, but it is bread for you.”

The pastor was overjoyed. And the cell phone he received was an even better phone than the one that had been stolen.

Radical obedience takes discernment and help from the Holy Spirit. It means only consuming bread and always looking for the right opportunity to sow seed. It means living outwardly-focused with eyes of Christ-like love and compassion. It means living your life for the King and His Kingdom and trusting Him to take care of you like the loving Father that He is. This is generosity. This is the Christian life.

## CONCLUSION

One person gives freely, yet gains even more;  
another withholds unduly, but comes to  
poverty.  
A generous person will prosper;  
whoever refreshes others will be refreshed.  
People curse the one who hoards grain,  
but they pray God's blessing on the one who  
is willing to sell.  
Whoever seeks good finds favor,  
but evil comes to one who searches for it.  
Those who trust in their riches will fall,  
but the righteous will thrive like a green leaf.  
*Proverbs 11:24-28*



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