



# BE THE BODY

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## FINANCIAL GENEROSITY

### The Great Heist

He was wealthy. Very wealthy.

Some might call his wealth unfathomable, and upon reflection, wonder if they meant it literally. His wealth was seemingly beyond any measurement, any normal ability to count. He was extraordinarily and unimaginably rich.

Which would make one suspect greed, selfishness, or the desire to hoard. To the surprise of many, though, he didn't seem to think this way. He had plans, big plans, for his wealth. There were things he wanted to do, lives he wanted to touch, needs he wanted to meet. When he dreamed of his wealth, when he counted his holdings, he instinctively translated it into the good he could do for others, not the comfort he could bring himself.

Which led to his simple but powerful plan.

His plan would consistently direct a portion of his resources to fund lifesaving initiatives. The money would transfer over regularly, with great consistency, and when done systematically, the collective impact would be stunning. He would solve problems. He would eradicate diseases. He would educate, fix, and heal. He would be focused, shrewd, and smart.

It was something to behold.

But then something happened.

It was stunning. Maddening. Terribly frustrating.

Upon investigation, the man discovered that the money wasn't there.

Actually, it's not that there wasn't *any* money there. There was *some* money. But rather than the promised swell of inestimable quantities, the account showed a small percentage of expectations. He'd arranged for more, much more, to be funneled to this account. The system he established was strong. The reported amount was a mockery of the original intent.

But he knew.

He knew what had happened. Instructions he had given, instructions about his very own money, had been ignored. Worse than that, the money intended to fund extraordinary good was being channeled toward the selfish wishes of those who managed his accounts. This was nothing short of robbery. They were stealing from him, and their theft would dramatically affect the good he fully intended to do. It was a heist, the greatest heist in human history.

### Money

Let's talk money.

This is a sensitive issue, especially in the context of matters of faith. Money is private. We don't talk about how much we have, don't have, or wish to have. We certainly don't talk about how much we give, don't give, or wish to give. And from a certain vantage point, pushing the mute button on these conversations is appropriate. Scripture's exhortation is clear:

*When you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by men. I tell you the truth, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.*  
(Matthew 6:2-4)

The topic of money is ripe for abuse. Despite Christ's words, people often use the appearance of generosity to grandstand their lives. They want to look rich, or generous, or loving. They don't just give; they announce their giving so the world can know how good and kind they truly are. Sadly, professed religion is sometimes seduced by this. All too often, religion is used as a thin veil to cover selfish ambition or greed.

Not only is this seen in a person's giving, it's often seen in requests for giving. "Just send us a check," the pastor points through the television screen, "and all will be well with your world." Later we learn the pastor lives in a mansion, drives expensive cars, and is under investigation for tax evasion. If that's what's going on, we'll keep our money to ourselves, and rightfully so.

## **Money Matters**

So the topic of money is sensitive, but it's also critical. Consider a boldly honest description of money from Scripture: "*A feast is made for laughter, and wine makes life merry, but money is the answer for everything*" (Ecclesiastes 10:19).

Money is the answer for everything? That's Scripture? Doesn't Scripture condemn materialism, minimize the importance of money, and challenge God's followers to not idolize financial gain? Yes, but wisdom is found in complementary truths that hold each other in tension. Money is not central, but that does not mean that money is not needed. The noblest of causes demand a budget.

Want to feed the hungry? It will take money.

Want to house the homeless? It will take money.

Want to travel to a distant land, build a well, translate Scripture, start a church, and care for orphans? It will all take money.

Hear this very carefully.

The presence of money does not ensure success, but the absence of money very often seals failure. God does not need our money, but for reasons only he can explain, he consistently chooses to do his work with money we're willing to give, and even at times limits his work when we neglect to give.

Which brings us back to the heist.



## The Heist

Consider the greatest heist in human history.

The greatest heist in human history is not a bank robbery. It's not a scandal on Wall Street or some form of electronic embezzlement. It is the stealing of money designated for great good. This money, now stolen and continuing to be stolen today, was and is intended to fund the most important work on the planet. Without this money, the movement continues, but the thieves who perpetrate this crime will no doubt be held accountable for the desired initiatives that go unfunded.

The greatest heist in human history, as described above, is not fictional but fact. It actually happened and continues to happen today. Scripture explains...

*Will a man rob God? Yet you rob me. But you ask, "How do we rob you?"*

*In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. (Malachi 3:8-10)*

Jesus is at work. He labors today, through his people, to bring the kingdom of heaven to the kingdom of this earth. In the process of executing this exceptionally important work, he goes to the account he established for the collection of funds to resource his people and his work. The account has money in it; but it is a mere fraction of what could and would be there if professing followers of Christ were not doing the unthinkable: *robbing the God they claim to follow.*

Yes, it is a heist. God established a plan to fund the body of Christ. The plan is strong that when collectively followed, the impact is profound.

By way of example, consider the early church.

## The Early Church

Concerning the early church we read, "*There were no needy persons among them*" (Acts 4:34).

Hear that carefully. This first century church, in the midst of great poverty and need, was a church where there were *no needy persons among them*. That's a church where the kingdom of God is not just being talked about but being experienced. Now read the full context of this statement.

*All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had. With great power the apostles continued to testify to the resurrection of the Lord Jesus, and much grace was upon them all. There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone as he had need. (Acts 4:32-35)*

Such descriptions of the early church simultaneously attract and repel us. We like the idea of there not being any needy among us. We especially like this when we ourselves



have passed through needy times. But we're not sure we want to live like they lived. It sounds like a commune, and we're not so sure we're into that.

What was truly happening in the early church?

A careful reading of the early church often reveals an initial overreading of the just-mentioned text. This overreading then leads to us quickly dismissing the actions of these early followers of Christ as extreme and impractical.

Complement the description just given, though, with words given by Peter in the very next chapter. A married couple in the church, Ananias and Sapphira, sold a field and pretended to give 100 percent of the proceeds. Privately, though, they kept a portion of the proceeds for themselves. Peter challenges, "*Didn't it belong to you before it was sold? And after it was sold, wasn't the money at your disposal?*" (Acts 5:4).

In other words, Ananias and Sapphira owned the field before they sold it. It was not communally owned, and they owned the money after the field was sold. They were not obligated to deposit the proceeds in a communal account. So the practice of the early church was not to erase private property or personal ownership. We even hear ownership in the very line that talks about their giving. It states that "*from time to time those who owned lands or houses sold them.*" So they *did* own the lands and houses. It wasn't a commune.

Which makes one curious as to what was truly happening in that early church, and if the impact they had might be accessible to us today. Although they didn't throw the entirety of their possessions into a common trust, they did view their possessions in a manner very different than is commonly viewed today. Hear it again: "*No one claimed that any of his possessions was his own*" (Acts 4:32).

Legally, they had their own accounts and properties; but spiritually, they viewed their resources not as personal but as belonging to the body of Christ.

Which raises an interesting question.

Whose money is my money?

## **My Money**

Whether we have a lot of money or a little money, one thing we feel confidently is a strong sense of ownership, and understandably so. Money doesn't come easy. Yes, there are unusual windfalls, such as an inheritance, but that is not the norm. The norm is long hours and hard work. We work for our money, and it's ours.

Or is it?

*"The earth is the LORD's, and everything in it, the world, and all who live in it"* (Psalm 24:1).

That's interesting. According to Scripture, all things are God's.



Yes, technically we could agree with this. God is God after all. He's the one who created life and therefore owns all things. But let's be honest: we don't feel or think about this reality. Our things feel like our things, and we treat them as such. We earned them. We planned and made sacrifices to get where we are, and we maybe partially convinced that God had something to do with it, but not entirely.

We've worked hard. Maybe God gave us the raw goods, but we did something with those raw goods. We took risks, applied ourselves, and ultimately earned that paycheck. If we "earned" something, then it's ours. Yes, technically, all things are God's, but practically speaking, it sure seems like we had a whole lot to do with getting what we've got.

Consider, though, this exhortation from Scripture.

*You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.*

(Deuteronomy 8:17-18)

In another place we read:

*For who makes you different from anyone else? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?*

(1 Corinthians 4:7)

So we read that it is God "who gives [us] the ability to produce wealth," and we read "if you did receive it, why do you boast as though you did not?" Such boasting would be far less prevalent if we truly believed these words, that we are recipients of blessings rather than prideful achievers. "The earth is the Lord's and everything in it" is not a mere technicality. It's reality. Yes, we feel like owners and yes, private ownership should be maintained. But at the same time we are not truly owners, we are stewards.

Or put another way: We manage money owned by someone else—which has critical implications.

## Stewards

As managers of resources owned by someone else, the most important question we can ask is this: "What does the owner want done with his resources?" Anyone entrusted to manage another person's money doesn't manage that money in accordance with their own wishes and wants. They manage that money in accordance with the wishes and wants of the owner. The steward does not have ultimate authority. The steward has delegated authority.

We're resistant to this. Why?

Many reasons could be cited, but consider what happens in our hearts when we hear that God owns everything, that we are stewards of his resources, and that we should consider what the owner wants done with his money. We hear that, and we can rush to the conclusion that he will then ask us to give all our money away and live miserable



lives. It's for this reason, among others, that we're often slow to embrace a steward's perspective rather than an owner's perspective.

Such thinking, though, misses important clues in Scripture. When we ask, "What does the owner want done with his resources?" we must listen to Scripture's full response. One of Scripture's stated desires of God is that we use his resources for our own enjoyment. In one place we read, "*God...richly provides us with everything for our enjoyment*" (1 Timothy 6:17).

In another place we read...

*I know that there is nothing better for people than to be happy and to do good while they live. That each of them may eat and drink, and find satisfaction in all their toil—this is the gift of God.*  
(Ecclesiastes 3:12-13)

Yes, one of the things God wants us to do with his money is to enjoy life's gifts. The fear that God would neglect our needs, and even in healthy degrees, our desires, is unfounded.

The steward's perspective, though, does have dramatic implications. When entrusted with the goods and resources of another, we are not thoughtless in the use and distribution of those resources. When the money is owned by another, the true owner will have interest in how wisely those resources are managed.

Consider two implications.

### **The Thoughtless Steward**

What happens when a steward is entrusted with money, and rather than thoughtfully managing and spending that money, determines to work solely on impulse? "Why plan?" the manager thinks. "It's not my money."

When the true owner asks for an accounting of how that money was spent, if it's clear that the money was spent impulsively or thoughtlessly, it's unlikely that the steward will be entrusted with more. When God "*gives you the ability to produce wealth,*" as described in Deuteronomy 8:18, there's an expectation that this ability and the income that follows will be managed with wisdom and thought.

Consider how Christ ties stewardship of earthly resources to a stewardship that will one day be given when we are no longer dealing with the fleeting resources of today.

*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?*  
(Luke 16:11-12)

Followers of Christ are wise to give careful thought to the management of their resources, because we are managing God's money. God has entrusted us with the money we have. To belittle this trust with thoughtless living is to belittle the God to whom the money belongs, which has eternal implications.

Consider a second implication of stewarding God's money.



## The Extravagant Steward

What happens when a steward is entrusted with another person's money, and the money is used to live it up and pad his or her life with needless extravagance? As mentioned above, God provides us with money for our enjoyment. But God also exhorts us *"to look after orphans and widows in their distress"* (James 1:27).

When we consider that the investment of money entrusted to us can participate in the building of the kingdom of God and the bringing in of the New Jerusalem, Christ's exhortation about limiting our material possessions is not only a good thing to do, but it becomes a wise investment.

*"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."*  
(Matthew 6:19-21)

This is not a statement from Christ to guilt his followers toward generosity. Rather, it is the wise counsel of someone interested in helping us maximize our lives. If people knew that the currency of their own country would one day be worthless, they would be wise to live on a modest amount of their current country's currency while converting as much as possible to the currency of a country with greater stability.

Such is the counsel of Christ. Our current existence will rust away, but available to us is participation in building the eternal kingdom *"where moth and rust do not destroy."*

Which brings us back to resourcing the body of Christ, and back to the heist.

## Tithing

*"How do we rob you?"* the people asked God. *"In tithes and offerings"* was God's response (Malachi 3:8). What does this mean? What's a tithe? What's an offering? It all sounds very legalistic. What do we do with this today?

The Hebrew word for tithe simply means "a tenth." To withhold a tithe is to ignore Scripture's exhortation to give 10 percent of your income. To withhold an *offering* is to withhold giving gifts beyond the initial 10 percent. It is the withholding of tithes and offerings that God equates with robbery.

Which sounds straightforward enough. But it also sounds different from the above-mentioned description in Acts of the early church. The description there doesn't say, *"There were no needy people among them because they all considered that 10 percent of their income was not their own."* To the contrary, the reason there were no needy people among them was because *"no one claimed that any of his possessions was his own"* (Acts 4:32). They didn't view 10 percent of their resources as God's resources. They viewed 100 percent of their resources as God's resources, and stewarded both their giving and living accordingly.

With that in mind, hear carefully these words from Christ.

*Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cummin. 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)*

The teachers of the law and Pharisees were living unjust, unmerciful lives. But they felt justified before God because they rigorously applied the law of tithing in the finest of detail. Christ found this religious self-justification deplorable. When tithing is treated as a religious tax to self-justify oneself before God, it is absolutely worthless.

Should today's followers of Christ give 10 percent of their earnings? Absolutely. Genuine followers of Christ will not look for ways to wiggle out of a biblical tithe. Rather, they will so as Jesus taught: *"practice the latter, without neglecting the former."*

But this giving must not be a religious tax, the checking of a box, or a way of feeling self-justified while we neglect true hearts of love. The early church was well-resourced because the kingdom of God had their hearts, because they lived for *"justice, mercy, and faithfulness,"* and because they fully participated in the body of Christ.

### **Collective Impact**

Immediately following God's statement on the heist, we hear this: *"Bring the whole tithe into the storehouse, that there may be food in my house"* (Malachi 3:10).

This exhortation to bring the tithe *"into the storehouse"* points to an important concept. It's an exhortation toward *collective impact*. If a person gives \$1000 to a specific need, they can meet that need. When 100 people give \$1000, we don't just meet needs; we solve problems.

The exhortation to tithe is not just an exhortation to random acts of kindness with our financial resources, but it is an exhortation to work together with our finances to have both depth and breadth of impact through God's church. God is so insistent on this, that his very next statement is unique in all of Scripture. In no other place do we hear God say, "Test me." Hear carefully his exhortation:

*"Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. "Then all the nations will call you blessed, for yours will be a delightful lands," says the LORD Almighty.*  
(Malachi 3:10-12)

It's as if God dares us. Dares are offered when something feels risky. It feels risky to give. Very few feel as though they have an abundance of resources. More commonly, we feel as though we have less than we need or, at best, just enough. God knows this, so he presents this as a test, a dare.

Giving of our resources in a manner prescribed by Scripture is not giving because we have an abundance, but giving because we trust that God is our provider. It is in the testing, the taking him up on his dare, that we then discover that he *"will prevent pests from devouring [our] crops,"* which is a fascinating statement in and of itself. Might it be that the reason we cannot afford to give is because we're not yet giving, and the pests are needlessly devouring our current resources? Might clinging to our existing resources be rooted in something deeper?



One of Jesus' most important statements on money was both simple and profound: "*You cannot serve both God and Money*" (Matthew 6:24).

We look to money for protection, for rest, and for our personal well-being. Such thinking is deceptive. Money is dangerously capable of giving a false sense of security. God is the one who provides us with protection, rest, and personal well-being. When we discover and embrace this, when we let God truly be our God, we are then freed to put money in its good and healthy place.

Our resources have been entrusted to us for a purpose far more significant than creating a personal financial fortress that will be penetrated in time. James' challenge is clear: "*You have hoarded wealth in the last days*" (James 5:3).

These are the last days. Now is not the time to waste our lives piling money in hopes that it will give us something money is not capable of giving. Now is the time to let God be our God and to steward his resources for the greatest of good, so that the body of Christ can be the body of Christ in a world that desperately needs us to be so.

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