

Congregational Q&A on Stewardship



Pastor Al Detter

February 22, 2004

This message was a panel discussion of questions from the congregation on stewardship. Pastor Al Detter, Stewardship Director Jill Mintsiveris, and Pastor Derek Sanford moderated the question and answer session.

Introduction—Al

We are in the last week of a 4-week series on stewardship. We are going to do something different today. Your questions form the sermon. Derek and I will be responding. Jill Mintsiveris, our Stewardship Director will be moderating.

You gave us good questions. It is a reminder of how many questions we raise when we preach that go unaddressed. These questions come right from where you live. We have enough for several sermons. We're sorry we can't answer them all today.

We'll put what we don't get to today in print. We have tried hard to get into the Bible for our responses. We miss the mark if the Bible is not our guide.

So, Jill, you have the questions. Let's get started.

Questions on Treasures in Heaven Sermon

Jill—"Let's start with some questions from Pastor Al's sermon last week."

Jill - I'm confused about Pastor Al's sermon on building treasures in heaven. Is the treasure room a literal thing or was this just an analogy to help us understand?

Al - I believe Jesus is talking about actual treasures of some kind. He does not specify the exact nature of the treasures. I believe they are valuable heavenly commodities the sort of which are identified in I Corinthians 3: Gold, silver, and precious stones. These realities are also spoken about as existing in the New Jerusalem in Revelation 21.

The treasure room idea came from the meaning of the word "treasure" in the text—**both the container for the treasure as well as the treasures in the container.** The exact nature of what holds our treasure is not clear. I could have chosen a chest. I lean strongly to the literal nature of the treasures although I doubt that they will be exactly as we know them here on earth.

Jill - Do we store up treasure in heaven only by monetary giving on earth? Or do we store up treasure

through our God-given talents?

AI - In Matthew 18, Jesus was dealing with money and material possession and how they can be used to lay up heavenly treasures. I was not intending on being exhaustive from that one passage. **But whenever Jesus speaks of heavenly treasures in the Gospels, He puts that in the context of using our money and material possessions to lay up heavenly treasures.**

In fact, the rest of the New Testament does not speak of heavenly treasures. There are a number of places that tell us that we give an account to Christ at the judgment seat of Christ. **For serving Him well in the power of the Holy Spirit, we will receive rewards.** These are depicted as **crowns** for various kinds of service (I Corinthians 9:25, Philippians 4:1, I Thessalonians 2:19, II Timothy 4:8, James 1:12, I Peter 5:4, Revelation 2:10, Revelation 3:11).

Jill - Apart from the earthly heart issue, what is the substantive use for the treasures laid in heaven? You painted a picture of a last will and testament reading and these heavenly treasuries filling before our eyes. If the streets are paved with gold, what do you think will comprise these treasures?

AI - I think this person is asking how the treasures will be used and with all the gold already in heaven, will we get some other kind of treasure? There is no answer in the Bible about these things. We are not told the actual specifics about the treasures or how we will use them. There have to be **some surprises** for us in heaven.

Jill - If we should not care about our material possessions here, why should we care about our wealth in heaven? Jesus is the greatest treasure, and it's all still not ours,

because it is given by God.

AI - Jesus is telling us not to be earthly minded and greedy. **Jesus is the treasure.** In heaven, the only thing that will really matter is Jesus. Everything else will be a bonus. Our treasures in heaven will be the testimony as to how much Jesus was our treasure on earth.

(Note: The next two questions were not verbally addressed in the sermon time. We include them here because they were submitted and relate to AI's "treasures" sermon).

What do pastors do about storing up treasure since tithing goes toward their work (or support)?

Once we get paid, we are to do the same thing the Bible tells everyone else to do. We are to tithe our income. A pastor needs to model tithing and I believe a pastor should step down if he doesn't.

Won't social wealth classes develop if others have more or less in heaven? Will there be a poor class?

The Bible does not address this. It is clear that some will have more than others and some will have nothing (I Corinthians 3:15). How we understand this once we get to heaven we don't know. I think the only Christian thing to do would be to spread it equally around. I expect however that we will present everything we have to Jesus as an incredible token of love and gratitude (Revelation 4:10).

Jill—"The majority of the remaining questions submitted relate to **some aspect of tithing**. As Pastor AI mentioned, there isn't time to address them all today. We'll make every attempt to answer them through printed and other means. As you'll see some answers are longer than others also.

Before we get into the questions, Pastor AI, can you give a brief definition of tithing so we're all on the same page?"

AI—Tithing is the practice of giving a tenth of one's income to God. This practice has existed since the time of Abraham. It was required in the law of Moses as an expression of gratitude to God and to meet the needs of the priesthood and poor. When Jesus told the people to render unto God the things that are God's, the Jews would have understood Him to mean the tithe. He told his hearers to tithe in Matthew 23:23 while not neglecting justice and love for God.

The New Testament epistles do not teach the tithe as such. The tithe is never repealed but perhaps reframed. Giving is to be willing, cheerful, systematic, regular, proportionate, sacrificial, and generous (I Corinthians 16:1-3, II Corinthians 8-9). My take on this is that the New Testament believer should not see the tithe as something spiritually strange or demanding or the limit of one's giving.

Jill – "Derek, there are many who asked the question – should I tithe on my gross or net income? What's your take on that?"

Derek - Proverbs 3:9-10 says that God has asked for our first-fruits, which is the first and best of all that we receive. That means we should tithe from our total income before taxes (gross). If we give to the government a percentage of our gross, I think God deserves at least the same!

Jill – Pastor AI, several folks asked questions like, "If a person doesn't have an income (due to job loss, being a student who doesn't work, etc.), is a tithe considered optional as

a Christian?" Can you help us with that?

AI - We are to tithe on income. We should tithe on a big income or a little income. If there is no income, we don't tithe. I don't think we dip into savings to tithe if you have them. No income should be a season of receiving and faith. Matthew 6 is clear that God will supply the needs of those who seek the kingdom of God. We are not to worry.

Jill – Here is a related question. "I am a student and living entirely off of school loans. Should I be tithing of my loan money (debt) that I am living on or can I wait till I have an income?"

AI - Debt is not earned income. If I access my credit line for something, I don't tithe on what I borrow. You tithe on what you earn. Ask God for unexpected sources of income and when that happens, tithe on that as an expression of gratitude and God's supremacy in your life.

Jill – Derek, another very hot topic was to whom the tithe should be given. Here's a sample question: "Does all of my tithe money need to go to our church? What about missionaries and other Christian or para-church organizations like WCTL, Young Life or FCA?"

Derek - Some of you are going to be frustrated with me with this answer! But we don't even necessarily agree about this answer on our staff at church! That's one of the things that I love about Grace is the freedom to disagree on a variety of issues as long as we all agree on the very core issues of our faith. But, the tithe is a somewhat difficult concept to make hard-fast rules about, especially in a New Testament, New Covenant church. Some of the directives given in

the Old Testament regarding the tithe are so contextualized and directed at Israel, that it becomes difficult to make exact comparisons to the church era. For example, one of the passages that is often quoted in response to these sort of questions is a verse in Malachi 3:10. It says, "Bring the *whole* tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the Lord of hosts, "if I will not open for you the windows of heaven, and pour out for you a blessing until it overflows."

The real question comes when we ask, "is the local church equivalent to the "storehouse" that is referred to in this passage?" In the Old Testament it was a physical place where the Jews would deliver their offerings of grain or animals. To say that the local church is the "storehouse" that is referred to in Malachi is debatable. And, as you know, there are many other worthy organizations out there that need finances to survive and thrive. So what are we to do? There are a couple of principles to be drawn from this passage and just from common sense that I think are relevant to us today.

1. We should funnel the majority of our charitable giving to our main place of worship. I would not be comfortable if there was a person who called Grace their church home and attended here and was spiritually fed here and was involved in the mission here and yet had all or the majority of their giving going to other organizations. The other thing of note under this point is to remember that the tithe is a starting place. Some people continue to ask if the tithe is a NT concept because it was introduced in the Mosaic Law. But remember that Jesus said that he did not come to abolish the law, but to fulfill it, and I cannot think of one example where Jesus lowered the commitment bar from the Law for NT believers. He always

raised the bar. (ie. "you have heard that it was said... I say to you")

2. We should be selective in the kinds of other charities that we give to. They should be God-honoring and furthering the Kingdom of God.

3. Our giving should be intentional. One of the principles that we can draw from "storehouse giving" is that our giving should be intentional – that we should think about it and pray about it and do it regularly. It not only honors God, but it helps those of us who are trying to make ministry decisions on a weekly basis.

4. The obedience factor. You need to get with God and be sure that you are being totally obedient in this area. To just legalistically chalk it up to 10% every week or every month, I think goes against the NT teaching. I believe that we should constantly be seeking God in this area and responding to a variety of needs that come our way. Instead of asking, "how much of my money should I give to God," we should be constantly asking, "how much of God's money should I keep for myself." This is the New Testament teaching.

This church has more commitment and more resources than we can ever imagine that is just lying dormant right now. And if several dozens of you would just obey God in this area, if you would just get with Him and let Him remind you that the Church of Christ is the hope of the world. And make a commitment that from now until the day you die, you will strategically contribute to world redemption with your resources, I just shudder to think of the potential in this room.

When that happens, your giving will be worlds apart from just paying dues to the church, or giving to help the

budget. It will be worlds apart from just giving your tithe out of habit or compulsion. Instead you'll feel like you are in a high stakes kingdom-investment situation. Where what's at stake is heaven or hell for hundreds of thousands of people, and you're right in the center of the action. I just believe today that some of you need to move there. The Holy Spirit will be working on you to let you know if I'm talking to you this morning.

Our church budgets to support a variety of ministries and individuals who are furthering the gospel and saving lives. So it is logical and proper that our tithes should, to a large degree, to this local body. Supporting our own church doesn't mean that we cannot support other ministries or causes, but it seems to me that it is reasonably Scriptural that we primarily support the programs of the church to which we belong. Kim and I have taken the stance that at least our first 10% will go to the church and other ministries that we support will be over and above that. There are others on leaders who give 7%-8% to Grace and the rest to other ministries or organizations. It's a personal obedience issue.

Jill – Here's another one for you, Pastor Al. "I would love to give to God's work, but we have nothing left over at the end of the month. How do I give when I am barely making ends meet? How do I get started?"

Al - This is a difficult situation common to many. I think Nike has the answer here. Just do it! Really. The tithe is not just 10%. It's the first 10%. The Bible tells us to give God our first fruits. It becomes a matter of faith and bold obedience. A person must come to the place where they actually believe God can do a better job of caring for them than they can for themselves. If we are

willing to trust God for eternity with our souls, can we not trust Him for what our bodies need in this life? In Malachi 3:10, we are told to test the provisions of God by giving first. Jesus tells us that God will meet all our needs if we put God first (Matthew 6:33 and context). The whole issue comes down to the size of our God and whether or not He is telling the truth. Tithe and see.

Derek – Al, I heard a story that helps to illustrate that point. There was a young boy who lived with his elderly grandmother in a small town. Every Sunday the grandmother would take the boy to Church and after they would go downtown and get an ice cream cone, which was a special treat. On one particular Sunday, grandmother was not feeling well. She told the boy that he would have to go to Church by himself today and she gave him two nickels, one for the offering plate and one for an ice cream after Church. Now as it happened the boy needed to cross an old wooden bridge in order to get to Church. As he was crossing the bridge that Sunday, as boys will do he was watching the river below, skipping, hopping - generally not paying attention. All of a sudden he dropped one of the nickels. The nickel fell to the bridge and as luck would have it found a small crack through which it fell into the river below.

The boy dropped down and put his eye to the crack. He watched helplessly as the nickel fell into the river below. As the boy got up and put the other nickel in his pocket he said, to no one in particular, oh well, there goes God's nickel.

Jill – Derek, here is a relational question. "What is biblical in regards to tithing and giving in unequally yoked families? I am a Christian and tithe out of obedience to God, but my

husband doesn't want me to. Is that good?"

Derek - Because tithing involves money, it is a prime candidate for controversy between a husband and wife (many marital problems stem from finances). However, if both spouses are Christians, they should have a desire to please the Lord. It's important for both spouses to be trained in God's principles of finance. That way, they'll understand biblical giving is God-ordained, not just a personal desire that the wife is trying to impose on the husband or vice versa.

The problem becomes more complicated when one spouse is not a Christian and does not have similar convictions. In fact, to most outside the Christian faith, the concept of tithing is ridiculous. Many people have family members who think they're nuts for the amount of money or even time that they generously give to the church. It is true that we are all individually responsible before God (Romans 14:12). And so each individual must struggle to obey God (as this person alluded to in their question). If the unbelieving spouse is the husband (as in this case), then the believing wife should handle the situation very delicately. She must maintain a respect for her husband's wishes, trusting that her godly attitude may win him to the Lord (1 Peter 3:1-6). But she may still ask him to let her give an amount smaller than the tithe for at least a year. If, at the end of a year, they are worse off financially as a result of her giving, she will cease to give. But if they are better off, she will be allowed to give more. I would be leery of someone giving to the church without their spouse's consent and further driving a wedge in their marriage, and also in the potential of their spouse becoming a believer.

Jill – Pastor AI, several people asked questions relative to debt and giving.

Here is one of them. "How should somebody handle tithing while they are giving practically everything they are earning to repay credit card debt? I know I am certainly not the only one in debt that gives to God.

AI - A person in this situation is living out Proverbs 22:7.

"The borrower becomes the lender's slave." I think the first thing a person must do is to declare who his master is—the lender or the Lord. We are taught in the New Testament that we are to be slaves of the Lord.

The second thing you do is to perform plastic surgery. Cut up the credit cards. They are killing you. The third thing is to get some financial advice. Connect with someone who can provide a roadmap on how to first, better manage the debt, and then eventually become debt free. Credit card interest will decimate you. We have people available that can do this with people at Grace.

And finally, as a step of faith and obedience, give your first fruits to the Lord. The pathway to financial freedom is wise spending and allowing God to show Himself mighty in response to faith and obedience.

We have to be careful not to do what Proverbs 3:5 warns us about and that is leaning on our own understanding. Our own understanding will usually put our tithes out of the debt equation and we will not learn to trust the Lord. The solution is a both/and not either/or. You make tithing a priority and you make a credit card payment plan a priority. Give something to the building fund as you are able and as God provides.

Jill – "Is it OK if I designate some or all of my tithe to the Relocation Project or to mission or some other

worthy ministry/cause within the church?” Derek can you speak to that?

Derek –

a. Practical matters –it puts the church in a difficult and unfortunate planning situation if people who usually give to the ministries of Grace take that money and apply it to other areas. Affects our ability to plan, and carry through with ministries that we have prepared for. It also ties the hands of church leaders and pastors who can see the whole landscape of the church and are aware from day to day where the funding needs to go. And when someone who is very passionate about a certain specific thing, only designates money to be used in that arena, it becomes highly frustrating to leaders who understand the whole picture and who recognize that it could best benefit the church if it were applied to a more pressing ministry need. However, we do respect designations and will only use designated money for what it was designated for unless we have the permission of the donor to change that designation.

b. Difference between tithes and offerings – special offerings should be “over and above gifts.”

c. The trust issue – one of the lessons in giving for the believer is the beautiful lesson of giving up control of our finances. One of the things that makes generosity to God through the church so beautiful is that, for once, we relinquish control of the exact way that money will be applied to ministry. It is the lesson of the open-hand that we all need to learn.

Conclusion—by Al

Thanks, Jill and Derek for being part of this sermon panel. And thanks to you the congregation for your questions.

This sermon goes on. Feel free to chat with us about further questions about this subject. I look forward to future sermons like this from time to time. When we open the Bible to you, we want to scratch where you are itching. It's not good to answer questions nobody is asking.

And remember, if we focus on getting and keeping rather than giving, we cannot truly love and serve God with our whole heart. It is better to be poor in this world's goods and rich towards God. If, in our generous spirit of giving, God grants both, then so much the better. As stewards of God's wealth, let's be generous and we will have a full heart and never have lack.

Scripture References

- Proverbs 3:5, 3:9-10, 22:7
- Malachi 3:10
- Matthew 6:33, 23:23
- Romans 14:12
- I Corinthians 3:15, 9:25, 16:1-3
- II Corinthians 8-9
- Philippians 4:1
- I Thessalonians 2:19
- II Timothy 4:8
- James 1:12
- I Peter 3:1-6, 5:4
- Revelation 2:10, 3:11, 4:10

Notes: