

In this presentation on financial fruitfulness we will be dealing with the principles of Christian giving, mainly taken from two chapters out of Paul's second letter to the Corinthians in Chapter 8 and 9 as well as 1-Timothy 6:5-11.

In AD 79 Mount Vesuvius being a stratovolcano on the Bay of Naples, suddenly exploded, setting up hot ash into the air and a catastrophic overflow magna from its crater flowed down to Pompeii and the surrounding villages around the volcano.

Several years ago, construction workers found a number of corpses outside the ancient city of Pompeii. One was that of a woman whose hands were clutched around jewels. She probably lived all her life earning a living, working hard and when trouble came, she ran like everybody else, clutching the only thing that was of value to her, her money, her jewels. Her hands melted but the jewels did not.

This brings us to our dilemma as the writer of Ecclesiastes in the Old Testament

2:18 I hated all my toil in which I toil under the sun, seeing that I must leave it to the man who will come after me,

Solomon hated this toil and all the hard work that he put under the sun because it will amount to nothing because it will be given to the next man. Indeed that is our human dilemma. So as Christians, we need to look at the need for to look for a value that transcends life's frailties and preserve value for us eternally and in this module it is financial fruitfulness.

The second letter of Paul to the Corinthians was written out of a need for the Jerusalem church, all the way to the other end of the world. There had been huge influx of converts to Jerusalem, exacerbating the famine that hit them in AD 41-54 with great water shortages, food shortages and the need to support a large number of converts and hence Paul writes second letter to the Corinthian church asking for funds to alleviate this great suffering.

The situation was really dire. There were dual taxes, Roman and Jewish accounting up to 30-40% of their income, inflation that caused fruit prices to go up more than three to six fold and then the harvest had failed more than 16 times before. So, people were in dire straits. Paul writes to the Corinthian church far away. They were asked to help out the church in Jerusalem.

It was an offering that have been started in Corinth but somehow it had stalled. It didn't really get off to ground, the moneys were not fully collected and the question was what was Paul going to do to revive the offering?. What was he going to say to the saints at Corinth struggling with their own cost of living problems?. How could he encourage them to give, to invest in alleviating sufferings of their fellow church members in Jerusalem. It is in the 2 chapters in this letter that we derive the principles of giving

1. It is generous and sacrificial 2 Cor 8: 1-2
2. The result of an overflowing of Joy 2 Cor 8:2
3. It occurs after we give ourselves first, 2 Cor 8:5
4. It is evidence of genuine Love 2 Cor 8: 7-9,19,24
5. It is according to ability and proportionate in giving 2 Cor 8:12-15

- 6. It is your investment in the Kingdom 2 Cor 9:6,9-11
- 7. It is entirely voluntary, deliberate and done cheerfully 2 Cor 9:7

The first Christian principle we learn is that Christian giving is generous and even sacrificial. Paul points them out to the Christians in the churches of Macedonia and here they are, they were not rich, in fact if you look in verse

2 this giving was a severe test for them. It was a severe test of affliction. They were in trouble themselves. They were in extreme poverty. So they had great challenges in even giving.

The circumstances of giving are that they have got their extremes of emotions. On one hand, they had severe affliction, extreme poverty, on the other hand they have abundance of joy and the wealth of generosity. Instead of bitterness and recrimination, instead of defensive belt tightening and looking after themselves first, we can see that the remarkable circumstances of their giving, that out of severe affliction and severe poverty, they were able to give and not grudgingly but give with abundance of joy and a wealth of generosity. This is the example Paul cites.

Christian giving is not safe. Look at how these Macedonian Christians gave.

3 For they gave according to their means, as I can testify, and beyond their means, of their own free will,

What's even more remarkable is looking at verse 4

4 begging us earnestly for the favor of taking part in the relief of the saints

These Macedonian Christians were remarkable. They considered it an honor, they consider it a favor, they were excited to participate in the cause and making a difference in giving sacrificially to the Jerusalem church. There are often Christians who give the excuse, "I am too poor to give". "Let the rich give rather than the poor".

The fact is, in human behavior the poor actually give more than the rich. 1989 data statistics from United States showed that household with incomes of less than 10,000 per year, their tithing was 2.8% compared to those who were much better off. The ones with household incomes 50,000 to 100,000, their tithing was less 1.5% in. In 1991, it didn't get any better, household incomes of less than 10,000 were tithing 2.8%, but those who had greater than 100,000 were tithing at 2.1%. Clearly, the poor actually give more than the rich percentage wise. Here is some more data from the US News and World Report in December 1991. The poorest household incomes tithe 5.5% of their income while the wealthiest Christians tithe only 2.9%.

2. GIVING IS THE RESULT OF AN OVERFLOW OF JOY

It is not grudgingly giving. The Christian giving is a result of joy

1. We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, 2 for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part.

People actually gave and the giving was a result of joy. The usual emotions associated with giving is one of loss. We tend to feel that every dollar we give is a dollar less we have to spend on ourselves and our own security and indulge in our comforts. Hence giving is a difficult time for us and can hardly be described as an overflow of joy. Until

we factor in the issue of faith and having the spiritual eyes to see that giving will alleviate great suffering, giving affords us the tremendous privilege of partnering with our distressed brethren and giving mimics our Lord Jesus own sacrifice and when we give we gain assurance we have truly been transformed by His love because His love is completed in us because it is now made us loving giving people. Isn't that the cause for joy?

In fact, it is in our design, God actually made us to give. Frank Reissman in 1965 developed the "Helper Therapy". This publication was based on his observation of various self-help groups, who are helping others, was deemed absolutely essential helping yourself. Members of these groups were replacing negative emotional states with the positive emotional state called the "Helper high" which is actually a pleasurable and euphoric emotional sense of energy and warmth and the "Helper High" was first described very carefully by Allen Luks in 1988 in a survey

of 1000s of volunteers across the United States. They found that people who helped other people consistently reported better health and peers of their age group, many stated that their health improve to begin when they started to volunteer. They reported distinct physical sensations associated with helping,

- 50% felt "high" feeling,
- 43 % felt stronger and more energetic,
- 28 % felt warm,
- 22 % felt calmer and less depressed, 21 % experienced greater feelings of self-worth
- 13% experienced fewer aches and pains.

Here is a quotation from Eric Fromm from the book "The Art Of Loving" published in 1974

"Giving is the highest expression of potency. In fact, in the very act of giving I experience my strength, my wealth, my power. The experience of heightened vitality fills me with joy. I experience myself as overflowing, spending, alive hence as joyous. Giving is more joyous than receiving because it is not a deprivation but because in the act of giving lies the expression of my aliveness"

What he is describing is that giving is the highest expression of his strength. When you give you demonstrate that we actually have something to give and we feel alive.

3. GIVING OCCURS AFTER WE GIVE OURSELVES FIRST

2 Corinthians 8:5-9 (ESV) 5 and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us.

So there is a sequence. Giving is an expression of the fact that they actually committed themselves to God. It is not separated from their commitment to God. Their giving is a reflection of their commitment to God.

Genesis chapter 4 describes the first murder that ever took place. Here we have a situation where Cain and Abel brought sacrifice to God.

4 and Abel also brought of the firstborn of his flock and of their fat portions. And the LORD had regard for Abel and his offering, 5 but for Cain and his offering he had no regard.

Cain had simply brought any offering of fruit or vegetables. The author of Genesis is very careful in writing

And the LORD had regard for Abel and his offering, 5 but for Cain and his offering he had no regard.

So therefore notice the mention of the person before his offering. The author of Genesis could have written, the Lord had regard for his offering and Abel or his offering and Cain. No, he put Abel, the person as always before his offering.

Giving is always a reflection of our hearts. A story is told of a farmer who had two calves and he told the preacher that when the time came to sell them, he was going to give the proceeds of one of them to God. While during a year, a big storm came and after the storm the farmer came to the church and said, “preacher you know that big storm we had last week?” and the preacher said “yes” “well” replied the farmer “during that storm, God’s calf died. Which means, he wasn’t going to give anything to God.

This is in contrast to another story told of a young African boy who knock on the door of the hut a missionary. The missionary answered the door and found out one of native boys holding a large fish in his hands. The boy said, "Reverend, you taught us what tithing is, so here--I've brought you my tithe." As the missionary gratefully took the fish, he questioned the young lad. "If this is your tithe, where are the other nine fish?" At this point, the boy beamed and said, "Oh, they're still back in the river. I'm going back to catch them now.

Here is a young boy’s innocent enthusiasm. He gives his first fish which he catches by faith that he will catch the other nine later on. That’s the principle of giving yourself to God first.

Paul writes

Romans 12:1 I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship.

So in the light of what God has done for us, Paul is saying by the mercies of God that he has saved us. He has given us eternal life, we have to present not just our money, actually our bodies, our whole lives as a living sacrifice, set apart holy, acceptable to God, which is our worship.

4. EVIDENCE OF GENUINE LOVE

2 Corinthians 8 I say this not as a command, but to prove by the earnestness of others that your love also is genuine.

So the fact that they actually gave, when the rubber hits the road, the genuineness of a person’s love is then reflected in giving. You could say, “I love you very much”, “I care a lot”, but when the time comes and when the person is in trouble. It is not lift the finger or give a cent, here giving is evidence of genuine love.

The motive for giving is genuine love and it is not only love for the brethren who is in trouble, but actually it is love for God.

7 But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also. 8 I say this not as a command, but to prove by the earnestness of others

that your love also is genuine. 9 For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.

So the motive behind the giving was that they had genuine love and the love is for our Lord Jesus Christ. It is a reflection of how his love has transformed us. So genuine love for others, genuine love for our Lord. The motive behind is that one act of love, the supreme act of love that so transforms us. If we are really truly Christians, we are truly transformed by the love of Christ, we would then reflect that kind of love by giving ourselves and not holding back. So the motive behind giving is genuine love, transformed love, transformed by God's love.

5. GIVE ACCORDING TO ABILITY-PROPORTIONATE GIVING

Look at verse 12

12 For if the readiness is there, it is acceptable according to what a person has, not according to what he does not have.

So therefore Paul is not asking us to go to debt in order to give. We need to give according to what we have, not what we do not have.

13 For I do not mean that others should be eased and you burdened, but that as a matter of fairness 14 your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness. 15 As it is written, "Whoever gathered much had nothing left over, and whoever gathered little had no lack."

It is a matter of fairness because the Christians in Jerusalem were having significant difficulties. The Christians in Corinth were much better off on a relative basis that is, so therefore in God's family there should be fairness.

This principle of fairness in the body is that they should share the burden. So that others would have actually have the bare necessities of life but it is not done in such a way that will hurt that particular family.

15 As it is written, "Whoever gathered much had nothing left over, and whoever gathered little had no lack."

This is taken from the book of Exodus 16:18

Exodus 16:18 But when they measured it with an omer, whoever gathered much had nothing left over, and whoever gathered little had no lack. Each of them gathered as much as he could eat.

This refers to the miracle of God providing bread or manna in the mornings when the Israelites were walking through 40 years through the Sinai Desert.

Every morning God will cause the manna to fall from the sky and the people of Israel would have to collect them and make them into bread. They had to collect enough for themselves and even if they collected more, in the end it wouldn't have matter, because the manna would always spoil. It wouldn't last more than a day. So it is an activity where you could only collect. It was only reasonable to collect what you could eat for the day because it could never

be kept over for the next day or the next week and so everyone was equal, everyone collected for his own needs and the lesson from this chapter in Exodus is that God will provide us for all that we need every day. We shouldn't be in a situation where we are hoarding our wealth for tomorrow and next day in such a way that we are actually going to be depending on our own stores rather than depending on God. If we are not giving to others, because we are hoarding our store, so that in our stores of money and food lie our security then that would not be fairness, then that would not be how God would want us to live. All we need to live is to live simply.

Deuteronomy 16:17 Every man shall give as he is able, according to the blessing of the LORD your God that he has given you.

Here the principle is that we should be giving according to what God has given us.

There are many challenges to giving today. One of the biggest challenges is materialism and consumerism. Material things make us happy. If we are sad or depressed, we go out, spend some money, eat at the mall, buy something and it may not be something that we actually need.

The Malaysian dream is a house, car, job, investment house to rent out, shares in stock market, so that we can get passive income ensuring that we will have enough to retire and also to travel. The whole package is like we are trying to store manna for next year rather than for today. So therefore that attitude of actually hoarding up all our wealth reduces our willingness to give. Paul has a solution to that when he writes a letter to Timothy. He says

1 Timothy 6:6-10 (ESV) But godliness with contentment is great gain, 7 for we brought nothing into the world, and we cannot take anything out of the world. 8 But if we have food and clothing, with these we will be content. 9 But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. 10 For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

Paul is saying, it is no different from the guys gathering manna. All they could do was gather enough manna for one day, because the manna would not last past that single day. You have to go out and depend on God to drop manna on your fields for you to pick up for the food the next day. What Paul is saying is that, we brought nothing into the world, we can't take anything out. If we have enough for this day, we have enough of food and clothing on average living that will be enough, but if you actually desire manna to store up stuff for the next year and the year before and year after that and we fall into temptation into many senseless, harmful desires that plunge people to ruin. So the love of money is the root of all kinds of evil.

Here is an example of John Wesley, a very famous Christian clergyman. If you look at his amount of income per year. When he earned:

- 30 pounds, his expense was 28 pounds, he gave away 2 pounds.
- 60 pounds, his expense was 28 pounds, he gave away 32 pounds.
- 90 pounds, his expense was 28 pounds, he gave away 62 pounds.
- 120 pounds, his expense was 28 pounds, he gave away 92 pounds.

All in total in the lifetime he gave away 30,000 pounds which is a huge amount of money in this time and when he died he only was left with a few coins at his death bed. So the trick John Wesley used was, basically if you look that his expenses have remained same throughout his life, which afforded him the ability to give generously, sacrificially and out of love.

6. IT IS YOUR INVESTMENT IN GOD'S KINGDOM 2 Cor 9: 6,9-11

2 Corinthians 9:6 The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully...10 He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. 11 You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God.

So these are the few verses on which we get the first principle. Verse 6 tells us about the correspondence. So this is like investing, there is a principle of correspondence. So whatever one puts into the effort, there will be a corresponding output. So verse 6 is what we will do. This is our input. This is what we invest. If we sow sparingly, we will reap sparingly. So Christian giving is like us planting seeds. The more seeds we plant; the more harvest we will gain. This talks about our investment. Christian giving is an investment by faith that whatever we put in, will actually result in something of a harvest.

The second part is the return on your investment. What we put in will result in what comes out.

10 He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. 11 You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God.

So when you put your investment of Christian giving in, God will supply and not only supply, he will multiply your seed and increase your harvest. So there is a doubling or tripling or increase of whatever you've put in.

So if you look very closely it is actually when we give money to Christian work, it is actually not our money, God is the one who supplies us. Using a farming metaphor, the sower doesn't own the seed, God owns the seed. He is the one that gives us the seed, so that we could actually sow this out or invest this out for him. What would we get in return? God will multiply and supply. So we will get resupplied, not with the same amount but even more than what we have put in and the corresponding investment, the harvest on our investment. You will be enriched in every way in verse 11. The principle is God will resupply money or physical resources more than what we have actually given him.

So you might be thinking, that's cool. But why does God give you actually more than what you've put in? Is it so that we become rich and be full of God's blessing and so therefore prosperity is our purpose. No, if you look very carefully in the verse, it says, he will multiply your seed for sowing. Verse 11,

11 You will be enriched in every way to be generous in every way,

So when God resupplies our money or physical resources, so that we will be in a position to give even more. Distortion of this doctrine is that we actually give in order to get rich. So people come to church, they put money in and they take these promises and they distort it and they think if I put 10 dollars in God will give me 50 dollars and then I will be rich because there will

be a profit over whatever I've put in. If you put in \$10 and God gives you \$50, which means you are able to give far more than what you were previously able to give. So it is actually generosity. God will resupply money and physical resources, so that we will be in position to give even more. This is not a scheme to get rich, this is a scheme so that we will be able to actually give more. That is the purpose of God's resupply.

Now there is also a second reason why God gives us more. God gives us more so that:

1. We will be able to give more and become more generous.
2. He will increase our harvest of righteousness.

Here we actually have it, God will resupply money or physical resources, so that we will be in a position to give even more and in that way bear much fruit to glorify him.

So let's illustrate this. It is actually God who provides money to us. When God provides money and resources to us we have two ways in which we deal with it.

1. We hang on to our money.
2. We give away our money.

If we hang on to our money and live to please ourselves, that's sinfulness. But if you were living in obedience to God and we are actually reflecting God's given character which is righteousness, we are actually reaping a harvest of righteousness because we are acting like the true sons of God that we actually are, the adopted sons of God. We are going to be behaving as if we actually belong to God. We are acting in a righteous manner and the manner that gives money away for God's glory.

Christian giving is your investment in the kingdom. First of all, as far as giving is concerned, God gives us the money, so that we could invest it. We take the money that God gives us and we give it away and in this case we will actually gain two things.

1. We will meet a need. We will bless other people and fulfill their needs.
2. We will bear fruit to please God and that is basically a harvest of righteousness, because the only way we can

please God is by righteous behavior that reflects the fact that we are children of God. In this way, when God gives us physical resources of money, it makes us into his partners.

Renowned reformer Martin Luther said, "I have had many things in my hands that I lost; the things that I placed in the hands of God I still possess."

What Martin Luther means is that, he has lost a lot of money and things and spending it on all sorts of things and pleasures in life, but whatever money he gave away he actually placed it in the hands of God and God records that. That's the harvest of righteousness. That is something that God will not forget and God will reward us accordingly.

7. IT IS ENTIRELY VOLUNTARY, DELIBERATE AND DONE CHEERFULLY

7 Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. 8 And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. 9 As it is written, "He has distributed freely, he has given to the poor; his righteousness endures forever." 10 He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing

So let's look closely to verse 7. When you actually embark on Christian giving, it is going to be done in a determined fashion. You have got to decide in your heart. It can't be done on a whim, you can't take spare change in your pocket and give that. You've got to decide what portion of your income you have decided to give to God. It is going to be given not reluctantly but not under compulsion as if God is going to force it to you, but it is done in a manner where it is cheerfully and voluntarily given.

So these are the characteristics of Christian giving. First of all, Christian giving is:

1. With a great big smile on the face, because you are a cheerful giver. You are happy. You have an attitude of having this been thought out. It is deliberate.
2. It is from the heart, it is genuine.
3. It is not reluctant; it is generously happily given.

Now the other thing is, why would we be cheerfully giving away a significant portion of our income to other people, most people giving money away won't be happy. It says here

7 Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

We are actually cheerfully giving because when we give cheerfully we know we are actually making God happy, because God loves a cheerful giver. Our motive for giving cheerfully because it pleases God and because we love God, we want to please him.

8 And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.

Which means we give cheerfully because right inside our hearts, we believe that we won't be worse off. Whatever we give, God will actually replenish and provide for us. So giving cheerfully is an expression of our faith in God as a provider. Now when we give and we give reluctantly, it means that we actually don't have that kind of faith that believe that God will resupply us. That's why we need to give cheerfully.

So let's summarize, we are going to be cheerful givers to the Lord. It is going to be deliberate, which means it is going to be thought out, it is from the heart, it is genuine, it is not reluctant, so therefore it is generously given, happily given, also you give because you want to be what God loves, a cheerful giver, because this honest God and this is what God loves and you want to put a smile on God's face. So therefore you give cheerfully and you give in a manner that is trusting that God will be able to provide for you, so that you would be able to give now and even in the future. This brings us to the idea of how much do we give. Well, we have to determine in our minds what to give, which means it has got to be deliberate. You think it out, in a proportion that you actually give is not set, it is done in such a way that when you give you've thought it out, it genuinely what you can part with in your heart. It is not reluctantly given, and you give it in such a way that God will be able to provide for you in the future. So therefore whatever we give is in a proportion of our income.

God is not asking that you give the entire amount away but it is always a proportion, but the portion is decided by deliberately thinking it out as an act of faith, believing that whatever you give God will be able to provide for you in the future and this actually pleases God. So there is no hard and fast rule of how much one gives as long as it is proportionate to whatever God has given you, it is thought out, it is from the heart and it is done in such a way as an act of faith, trusting that God will provide.

Then looking at verse 9

9 As it is written, "He has distributed freely, he has given to the poor; his righteousness endures forever."

So the principle is when you give, it must be as a willing gift from cheerful givers, eager to be partners with God and not as something forced.

This principle of voluntarily giving unfortunately has been distorted very much in the past even by famous Christians. Peter Marshall was a chaplain to the United States congress and he writes, "Give according to your income, lest God make your income according to your giving"-

You can see here; the challenge is for people to give sacrificially but it is because if you don't give sacrificially then your income will also start to dwindle. So that is actually a negative way in which we encourage people to give. That's not how the Bible does this.

1 Corinthians 16:1-3 Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. 2 On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come. 3 And when I arrive, I will send those whom you accredit by letter to carry your gift to Jerusalem.

So basically you have got to plan ahead. You got to decide. You got to put something aside for this offering.

Let's revise our principles and practice of Financial Fruitfulness

1. It is generous and sacrificial 2 Cor 8: 1-2
2. The result of an overflowing of Joy 2 Cor 8:2
3. It occurs after we give ourselves first, 2 Cor 8:5
4. It is evidence of genuine Love 2 Cor 8: 7-9,19,24
5. It is according to ability and proportionate in giving 2 Cor 8:12-15
6. It is your investment in the Kingdom 2 Cor 9:6,9-11
7. It is entirely voluntary, deliberate and done cheerfully 2 Cor 9:7

For this let us be financially fruitful.

Finally, I will go back to the woman who was encased in the molten lava, clutching the jewels in our hand. There was a famous missionary named Jim Elliot, who actually was martyred by native Indians in South America. He wrote these words, "He is no fool who gives what he cannot keep to gain what he cannot lose". You are a fool if you give up the jewels which you cannot keep anyway to gain what you cannot lose which is eternal life.

1 Tim 6: 7 for we brought nothing into the world, and we cannot take anything out of the world

Questions

1. Why should we give money to the church?
2. How is love and giving related?
3. How much should we give?
4. How do we practically work towards learning to give more to the Lord each year?
5. What are the obstacles to us giving more to the work of the kingdom?
6. How is giving like investing in the Kingdom?
7. What are the two reasons God re-supply us with more sources after we give?
8. Renowned reformer Martin Luther said, "I have had many things in my hands that I lost; the things that I placed in the hands of God I still possess." What did he mean?
9. Why can't I just give the spare change in my pocket when the offering bag comes around?
10. Look at 2 Cor 9:7 and discuss whether in this verse God tells us that we must give 10% or a tithe or does this verse indicate a different standard?
11. Peter Marshall was a chaplain to the United States congress and he writes, "Give according to your income, lest God make your income according to your giving" Do you agree with him? Why or why not?