

FTBC

GROWTH TRACKS

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Welcome to Growth Tracks which is FBC's program designed to set the disciple on the firm foundation spiritual maturity.

*In 2 Corinthians 4:6 (ESV) Paul writes "For God, who said, "Let light shine out of darkness," has shone in our hearts to give the light of the knowledge of the glory of God in the face of Jesus Christ".*

The key to growth in our spiritual lives is encountering the glory of God through the person of His Son who is His perfect image. The more our hearts are filled with the knowledge of Him the more our characters are moulded, the more our hearts are filled with His love and more our lives will be directed towards the purpose for which we were created....to glorify Him. Each chapter is designed to provide a progressive track to show the face of Christ through selected but key passages in the Bible laying down the bed rock foundations of faith that will form the basis for a life -long learning and growing in to the likeness of Christ. Prayerfully follow these chapters and His Spirit will propel you into a trajectory of robust growth and spiritual transformation. Learn how to read the bible by tackling whole passages of Scripture rather than piece meal verses. See how principles from the passages will be translated to everyday life. For those disciples going into the Gamma program these presentations will help bridge the gap between the Alpha Beta programs and the more in- depth Gamma discipleship program.

For those who prefer to listen and see the contents of this book you can go to our website at [www.fbc.com .my](http://www.fbc.com.my) and each chapter will be presented in a series of slides at the resources section of our site under the title "Growth Tracks"



MODULE 14



**FINANCIAL FRUITFULNESS -  
PART 1**

This is the first of a two-part series on financial fruitfulness. In this section, we will be dealing with the principles of Christian giving, taken from two passages, 2-Corinthians 8:1-15 and 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. People were totally caught unaware. Many died horribly encased in a magma flow that would overrun the town. People had no time to escape. The magma literally drowned and burnt them alive.

Several years ago, construction workers found a corpse outside the ancient city of Pompeii, where many people died when a volcano exploded. The interesting one was a woman, she had been fleeing from the eruption of Mt. Vesuvius but she was overtaken by the molten lava, she died on the spot in the hot ashes. Her corpse revealed her 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. She lost them because she could not take them with her. Her hands melted but the jewels did not. The jewels survived, but the woman had not. A sad tale, we will not survive, our jewels by contrast will survive.

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,*

So just like that woman who worked all her life and saved everything in the form of jewels, in the end she was burnt up and all there was left was jewels they fell into the clutches of the construction workers who actually found her corpse. So that's why, the writer of Ecclesiastes, 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 chapter, it is financial fruitfulness. All the money that we actually have are on loan to us for a short period of time and we need to be able to use and leverage its value for eternal purposes.

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.

In chapter 8 verse 1, he starts off by challenging them, by citing the example of other Christians, Macedonian Christians who have actually given in an exemplary manner.

*2 Corinthians 8:1 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. 3 For they gave according to their means, as I can testify, and beyond their means, of their own free will, 4 begging us earnestly for the favor of taking part in the relief of the saints- 5 and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us.*

He is challenging them to give, urging them to give, to follow the example of the Macedonian Christians. It is from this letter that we derive some principles of Christian fruitfulness.

1. It is generous and sacrificial v 1-2
2. The result of an overflowing of Joy v2
3. It occurs after we give ourselves first, v5
4. It is evidence of genuine Love v 7-9,19,24
5. It is according to ability and proportionate in giving v12-15

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 tithed 5.5% of their income while the wealthiest Christians tithed 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. There 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**

*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. It may be a luxury item but we do this anyway because it makes us happy.

We spend money to keep up with others. There is a saying, "We could get ahead if our neighbors would quit buying things that we can't afford."

So the more they buy, the more we buy, so we are actually caught in this kind of race, where material belongings become the stuff of our self-esteem and we are trapped and so therefore we keep on hoarding, we keep on saving our money in order to buy leaving very little to give.

We will see this phenomenon in all our cities where poor people live side by side with the rich and famous. We are stuck into a society where there is never enough. On our TV programs we look at lifestyles of the rich and famous where money is never enough because the things that we continually aspire to become more and more expensive at the time. 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.

So the challenge is to us to be financially fruitful. The principles in Christian giving are:

1. It is to be generous and sacrificial.
2. It is to be a result of our overflowing of joy that we are happy to participate in alleviating the suffering of others. We are filled with joy because we believe that we are being like Christ and giving others as he has given us his life.
3. It occurs after we first give ourselves. Our giving is a reflection of our devotion to God.
4. It is evidence of our genuine love for our savior and for others.
5. It is according to our own ability and is proportionate in giving.

These should guide our giving.

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*

For this let us be financially fruitful.

## 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?