

# Living Generously

## Community Presbyterian Church

### Frequently Asked Questions about Generosity

These Frequently Asked Questions (FAQ's) reflect the beliefs of CPC leadership about the importance of living and giving generously. As Paul urged the Corinthian church to “excel in the grace of giving”, so we believe God also longs for CPC'ers to excel in giving as well.

Here are questions thoughtful people are asking and our answers reflecting our Biblical understanding, praying and best thinking. We hope these FAQ's will challenge your thinking, expand your understanding, and clarify your beliefs about financial giving, tithing, your role as a financial steward, and the grace and joy of generosity.

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#### **Theme: Talking and Teaching about Financial Giving**

#### **Why is Generosity one of the five Vision Themes of our Radically Engaged Vision 2020?**

It's God's desire to transform us so that our individual lives and life together as a church express His radical generosity.

In addition, a generous CPC can turn our community and the world upside down for the Kingdom. (Acts 2: 45 )

Early secular historians write that the early church spread throughout the Roman Empire because of the selfless and sacrificial lifestyle of these early Christians. Yet today, most Christian give less than 3% of their income to the work of the church - this is a lower percentage of income than Christians gave during the height of the Great Depression in the 1930's - despite the fact that we are 450% richer after taxes and inflation today. Will the world really see a difference in us as a church at a 3% giving level? We long to participate in God's compassion for this hurting world. We have been entrusted with time, talent, and financial treasure for that purpose.

We need each other to create a counter- cultural community of radically generous Christ followers!

## Why does the Bible say so much about money and possessions?

### 1. **Because God's principles on money, stewardship and generosity protect us and are the smartest way to live.**

In order to experience freedom, joy, take hold of true life, participate in God's compassion for our world, and love each other well, we must address our financial giving and develop radical generosity among us to make a difference in the world and bring the Kingdom of God to Earth.

God gave us over 2,350 Scriptures that focus on money and possessions in order to teach us how to live wisely with our resources. Financial stress continues to be at crisis levels in our culture today. Damaging results include divorce, addiction, depression, the breakdown of the family and more.

### 2. **Because we are missing the life that is truly life - the generous life we desire deeply....** I Timothy 6: 17 - 19.

Paul clearly says in I Timothy that rich Christians should not put their hope in wealth which is uncertain. Rather they should be generous and willing to share. We need regular reminders of God's promise to those who live generously that they will "take hold of the life that is truly life"

### 3. **Because a sacrificially generous life is a life of joy.** 2 Corinthians 8: 1 - 3

Some of the most joyful and contented people you will meet are those who live generously. The word 'miser' is at the root of miserable. Generous givers are attractive - - people want to be around that counter-cultural type of joy. Imagine a body of believers living this way....imagine each of us living this way with our possessions, our spirit and our time. By emphasizing these truths and by creating a community of generosity, CPC will become more like Christ.

### 4. **Because many of us are enslaved to money and material possessions....** Mathew 6:24

We live in one of the wealthiest countries during one of the wealthiest times of world history, and one of the chief competitors to God among Christians is money and financial wealth. By any measure which might be applied to our nearly seven billion neighbors on this planet, those of us who call CPC our home church are in the "to whom much is given" category! If Jesus warned His 1st century followers to beware of greed (Luke 12), how much more should we heed his warning and teach as He taught to share our financial wealth with the poor and the needy?

### 5. **Because each of us will stand before God and give an account of how we handled the resources He entrusted to us.** (2 Corinthians 5: 10, Luke 12: 48; Matthew 25: 31-46)

Every person (Christian and non-Christian) will stand before the judgment seat of Christ one day. For the Christian, our salvation is assured by God's grace through the life, death and resurrection of Jesus. There is now no condemnation for us because of Jesus' work.

Each of us, however, still will give an account of the reality of our faith as expressed by the stewardship of our lives while on Earth. Our giving reflects what matters most to us and as followers of Christ, we should be fully invested in his mission and kingdom. Our ambition should be to pursue heavenly treasures, not earthly ones. (Matthew 6: 19-21)

### **How public should my giving be?**

Jesus says, "*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*" (Matthew 6:3-4). This passage presents difficulty for some believers. They fear that any public knowledge of their giving will tarnish the gift and make it distasteful in the eyes of God.

As with all passages of Scripture, this teaching should be considered in context. Jesus begins this section of teaching by saying, "Be careful not to do your 'acts of righteousness' before others, to be seen by them." His primary warning is at the end of that verse; He doesn't want us to engage in good deeds "to be seen by others." In other words, He wants to make sure that we do not carry out certain acts for the benefit of public praise and an elevated self-esteem. He is concerned with the condition of our hearts. He is teaching us to be careful about our motivations.

Further, as we look through Scripture, we see many references to personal giving that are noted as an encouragement to the community. Numbers 7 lists by name the donors to the tabernacle. 1 Chronicles 29 tells exactly how much the leaders of Israel gave to build the temple, then it says "the people rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to the LORD" (v. 9). Then, in the New Testament, 2 Corinthians 8:2-3 talks about the overwhelming generosity of the Macedonian churches. Acts 2 references the generosity of the early believers and in Acts 4 it even calls one of them (Barnabas) by name.

When these passages are considered together, it seems that Jesus is more concerned with our pride than He is with our secrecy. As Jesus demonstrates throughout the Sermon on the Mount, our motivations are just as important as our acts of righteousness.

### **Theme: Financial Giving**

#### **Why should we give?**

Here are five compelling reasons to give financially. *There are more!:*

1. *We give because it is a reasonable response to all God has done.* Because God has shown such great mercy to His people by sending Christ to suffer in our place, it is fitting that we should offer ourselves as sacrifices to Him (Romans 12:1) and specifically in part by giving our money (2 Corinthians 8:8-9). Generous giving is an act of Christian worship.
2. *We give to show the genuineness of our Christian confession.* Many people say they know Jesus, but those who really know Him show it by their lives, including by their generosity (Matthew 25:31-46).

3. *We give because the Lord Jesus (Luke 12:33) and His apostles (2 Corinthians 8:7) command us to give.* Christian giving is certainly much more than a duty; the biblical commands to give to the church, the poor, the widow, the orphan are unavoidable.
4. *We give because giving to the work of Christ is one way we get to join in expressing Christ's love to our hurting world!*
5. *If specific instruction from the Scriptures were not enough, we should give because God promises to reward us for doing so (Luke 12:33).* To give is not to throw money away, but rather to invest it for a staggering return.

The Bible is certainly not lacking for reasons that we should give.

### **What is a Christian required to give?**

The short answer is 100 percent. Jesus said that anyone who does not give up all possessions cannot be His disciple (Luke 14:25-35). At the same time, we recognize that God graciously lets us use and enjoy some of the material resources that He entrusts into our care (e.g., Numbers 14:8; 26:53-56). While the Bible is not a simple rulebook containing a fixed percentage or simple standard for generosity, it does emphasize several guidelines over and over again.

So if we want to give what God requires, we will faithfully observe these guidelines:

We will care about what God cares about—"the more important matters of the law"—like justice, mercy, faithfulness and God's special concern for the poor (Matthew 23:23; cf. Micah 6:6-8; Deuteronomy 10:18-19). Refusing to care for the needs of the poor means that we are not merely lacking in generosity—it means that we have forsaken Jesus Himself (Matthew 25:31-46).

1. We will apply the greatest commandments to our money and possessions (see Luke 10:25-37). Everything in God's law hangs on these two commandments: to love God wholeheartedly and to love our neighbors as ourselves (Matthew 22:36-40). So, when confronted by financial decisions, we should ask ourselves, "Have I considered the financial needs of others to be as important as my own?" (See also Philippians 2:3-4).
2. We will imitate the sacrificial example of Jesus on the cross. His self-emptying death should become a way of life for us as generous Christians. This applies not only to our lives in general (Ephesians 5:1-2) but to our possessions in particular (2 Corinthians 8:9). *"Jesus Christ laid down His life for us. And we ought to lay down our lives for our brothers and sisters. If anyone has material possessions and sees their brother or sister in need but has no pity on them, how can the love of God be in that person?"* (1 John 3:16-17).

Our giving and generosity ultimately will be judged (Luke 11:42) by the degree to which it brings us into greater conformity with Jesus Christ and His death on the cross.

## **Theme: Tithing**

### **What is the tithe?**

The word "tithe" comes from an Old English root meaning "one tenth", or ten percent. The tithe was an offering of one's agricultural income to the Lord as an expression of thanks and dedication. Actually there are three tithes in the Old Testament, two every year and a third every third year. There was also a provision for freewill offerings and personal giving above and beyond the tithe, so that the tithe never stood alone. Tithes were given by the patriarchs Abraham (Genesis 14:17-20) and Jacob (Genesis 28:22) before the Law of Moses was given. A system of tithes was instituted in the law of God given through Moses (Deuteronomy 12; 14; 26); and the prophets rebuked the children of Israel for failing to give the tithe to God (Malachi 3:8). The practice of the tithe is also present in the New Testament (Matthew 23:23).

### **Is the tithe the standard of Christian giving for us today?**

The tithe was never the standard of Old Testament generosity nor is it the standard of Christian generosity today. Tithing is a helpful starting point from which we grow to even more generous giving. In the Scriptures, God often desires far more from His people than the ten percent we typically assume. All Christians are called to extravagant giving in response to the gospel of the Lord Jesus based on faith in God as Provider (2 Corinthians 9:6-10).

### **Should I give the first ten percent (the tithe) to CPC and its ministries?**

The "storehouse of God" referred to in Malachi 3 into which the "whole tithe" should be brought, is God's church and mission in the world, of which CPC is a part. The "whole tithe" is the starting point for annual financial giving. Each of us ought to prayerfully consider giving to CPC and its ministries as the Holy Spirit directs.

### **How much should I contribute financially to the work and ministries of CPC on an annual basis?**

If CPC is your church home, we have covenanted together as members to "support its work and worship to the best of our ability". Part of that support is financial. We expect each of us to set aside a portion of the financial resources entrusted to us by God to support the ministry He has called us into together. For most of us, this will be a significant portion of our giving. For some of us, God has laid other Christian ministries deeply on our hearts. Through listening prayer, Bible study, and conversations with family and Christian friends, God will usually make His specific direction clear to you. Every person is uniquely gifted by God and is at a different point in their Christian journey and in financial giving.

We pray that you trust the leadership of CPC to use the funds you entrust to our oversight for God's good purposes. Every CPC ministry and every funding decision is bathed in prayer.

The donations given to CPC are distributed in many ways. Your giving provides support to over 60 mission partnerships both locally and internationally. Your giving supports the staff and our many ministry programs. The Counseling Center, SRVCA (K-8 Christian Academy), CPP (preschool) extend the reach of CPC into the local community. Facility improvements and upkeep help CPC offer hospitality to a large number of community organizations.

### **Will God really "throw open the floodgates of heaven" if I start to tithe?**

In Malachi 3:10 – 11, God says “Bring the whole tithe into the storehouse, that there may be food in my house. “Test me in this, says the LORD Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.” In the New Testament the apostle Paul taught the Corinthians they would be blessed if they contributed to the collection for the poor, so that they would "be made rich in every way so that you can be generous on every occasion". (2 Corinthians 9:11)

God in His gracious sovereignty will bless us if we give generously but it may take a different form than merely material blessing. God blesses people with His forgiveness, with a new life, with the Holy Spirit, with the fruit of the Spirit, with the opportunity to help others and experience joy, with freedom from those things that hold us captive such as money and possessions. We also gain a profound sense of Christian community and a credibility for our Christian witness. If we are blessed financially it simply means that we will have more to share with others. There is no end to God's blessings.

### **Theme: God's ownership and our role as stewards**

#### **What do you mean when you say God owns my money?**

When we say that God owns everything, we are acknowledging His rights as Creator in accordance with the Scriptures. The Bible says, "The earth is the Lord's, and everything in it" (Psalm 24:1). Whatever we have has come from the Lord's hand, and only indirectly by our earning it (1 Chronicles 29:14). Our wealth belongs to us in the same way that a child's bedroom belongs to the child. The room actually belongs to the parent, but the child is given temporary, accountable charge over it. This is especially the case for Christians, who have been bought by Jesus' death on the cross (1 Corinthians 6:20). Our lives and all our possessions are fully available to the God who bought us.

#### **How should we talk about our financial giving?**

In Matthew 5, Jesus urges His followers to “let your light shine before others, that they may see your good deeds and glorify your Father in heaven” (Matthew 5:16). This is a statement about our motivations. Jesus affirms that our good works should be open for examination so that those around us will “glorify your Father in heaven.” In other words, our good deeds and the motives behind them, should always be God-centered and not self-centered.

We talk about our gifts as we have opportunities to encourage others and glorify God. Hebrews 10:24 tells us to “spur one another on toward love and good deeds.” So, as we testify to the goodness of God through our finances, we affirm to everyone around us that, “Every good and perfect gift is from above, coming down from the Father” (James 1:17). He is our provider and He deserves praise for our ability to give.

### **What is stewardship?**

It may be easier to describe this word than to define it. For example, Jesus tells a story in Matthew 25:14-21 about a wealthy man who has servants on his property. The wealthy owner goes on an extended trip. While he is gone, he entrusts some of his financial possessions to his servants. They were to take the money and use it according to the master’s wishes while he was away.

The servants, who owned nothing and were entrusted with the resources of the master were called stewards. The way they handled the master’s resources is called “stewardship.” Used by Christians in relation to God, the term suggests that we are given charge over God's resources.

"Stewardship" is a wonderfully biblical concept, provided we know what it means. The words “manager” and “trustee” carry a more contemporary meaning. When we think of someone who is in charge of a financial trust (he or she has no ownership), they have no ownership in the resources held in the trust. The job simply is to distribute the resources based on the wishes of the owner. So, in a sense, we are God’s appointed trustees.

### **Are there non-financial types of stewardship, and do they relate to giving?**

The idea of stewardship never was limited to money in the Bible. The stewards in Jesus’ parables often were people who had sold themselves into slavery because they could not pay their debts. In order to keep from starving to death, they literally would trade their lives for the care and provisions of a master. Therefore, as slaves, they no longer controlled the use of their time or their bodies. They belonged to the master. And as they cared for his resources, he provided for their needs.

In much the same way, Christian stewardship is a lifestyle. It is based on the biblical belief that God is the rightful owner of everything and that we are stewards (i.e. managers or trustees) of His creation, responsible to do with it what He wants done. So, the stewardship question is: "What does God want me to do with His resources?"

Since God owns "the earth and everything in it" (Psalm 24:1), everything around us belongs to Him. From the very beginning, He has entrusted His resources to human beings. Our stewardship includes such non-financial items as the earth (Genesis 2:15), our bodies (1 Corinthians 6:19), our talents (1 Peter 4:10), our time (Ephesians 5:15-16) and the gospel itself (1 Corinthians 4:1). While we do not own any of these things, they each represent a part of life entrusted to us by God. As we consider these things together with money, we see that stewardship touches every area of life. It is not an occasional assignment from God, but rather it is a lifestyle of living under His authority.

## **Theme: Generosity**

### **What are the characteristics of a generous giver?**

When we think of generosity, we might look at the size of the gift or the nobility of the cause. We might call someone "generous," for example, who contributes a modest sum to a charitable cause to promote the good of society. But Jesus measured generosity by a radically new standard: the condition of the giver's heart. The apostle Paul said that even the most lavish donations are empty acts in God's sight if the giver's heart is hardened toward Him. (1 Corinthians 13:3)

1. Generous givers recognize that God owns everything. They do not cling to possessions because they do not believe that they own them. A generous giver's goal is to put God's money where God wants it.
2. A generous giver knows giving is an expression of the grace of God and a gift of the Spirit. (II Corinthians 8:1-9)
3. Generous givers live and give with an eternal perspective. They are unconcerned with how much they own in this life because their attention is on the age to come. (Matthew 6: 19-21, 33)
4. Generous givers offer gifts as an act of worship. Their driving motivation is neither self-concern nor love for others, but love for God. The most important truth in life is God's saving love in Christ, and they give in order to thank and to honor God. (II Corinthians 8:7)
5. Generous givers experience the joy of giving. When they give, it does not feel like a burden but a pleasure. Generous givers model the proverb, "It is more blessed to give than to receive" (Acts 20:35b). They believe the words of Jesus, and actually prefer giving over getting, regularly choosing to give more and receive less.

### **What is a generous church?**

Our prayerful desire is that CPC become a generous church. The following are just a few characteristics of that expression:

1. A generous church has leaders who are known as generous. (I Chronicles 29: 1-19)
2. A generous church is known for sacrificially caring for the poor, needy and lost people among and around it. (James 1:27; Luke 4: 16-21)
3. A generous church surprises visitors with its wonderful hospitality to outsiders. (John 4: 1-42)
4. A generous church constantly looks for ways to radically express the generosity Christ expressed in leaving heaven to come into our hurting world. (Philippians 2: 1-5)
5. A generous church displays joy, peace, trust and delight in God no matter its material circumstances. (II Corinthians 8: 1-5)
6. A generous church budgets resources entrusted to it in such a way that it is able to reach out aggressively and generously beyond its members' needs to minister to many other people in our hurting world. (Acts 4: 32-37; Luke 10: 25-37)



## **Theme: Materialism**

### **What is materialism?**

Materialism is defined as a tendency to consider material possessions and physical comfort more important than anything else.

In our community we see many people, including Christians, who have an apparent obsession with fine clothes, cars, homes, vacations, the latest gadgets, and other possessions. Having nice things is not in itself bad but when it leads to a preoccupation with money for self-advantage and a zeal to pursue the 'good life' and without acknowledging God and living an active life of generosity it is a clear violation of the Scripture's injunction to love God and love others as we love ourselves (Matthew 22:36-40; 1 John 3:16-18).

When we live for ourselves first, it is a demonstration of a lack of faith in, and obedience to the Creator (Luke 16:19-31). Materialism denies the goodness of the Creator as Provider and Lawgiver and makes us slaves to our possessions, depriving us of the freedom to be the people God made us to be.

The actions of those with a focus on materialism do not acknowledge that God is the owner of all we have, that He provides generously for all we need and that He will be the final judge of what we do with our lives. When we are free from the love of money we will find ourselves genuinely desiring to bless others materially rather than ourselves.

### **Is money “the root of all evil”?**

No. The Bible says that the *love of money*, not money itself, is a root of all kinds of evil. In the words of the apostle Paul, "*People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs*" (1 Timothy 6:9-10) Money itself is morally neutral, a medium for the exchange of goods and services. But human beings are sinful, and their hunger for money is itself evil and is also a cause of other kinds of evil. Money is an innocent party. It is precisely because the love of money is such a terrible problem for people like us, that the Bible has so much to say about the proper attitude toward money. Because our hearts are sinful, God forbids us to love, desire or run after riches (1 Timothy 6:9-11; Proverbs 23:4-5; Hebrews 13:5).

### **What did Jesus mean by saying it is hard for the rich to enter the Kingdom of God?**

When a certain rich young man turned down Jesus' invitation to follow Him because he was unwilling to leave his money behind, Jesus commented, "How hard it is for the rich to enter the kingdom of God" (Luke 18:24). He was pointing out a barrier to faith that especially affects people of means. Following Jesus means wanting Him more than anything else. For the rich, who have a

great deal, it is a hard thing to put their hope in God rather than their wealth (1 Timothy 6:17). Indeed, it is a marvel of God's grace that anyone is saved at all (Luke 18:26-29); but we who are rich should take special care to humble ourselves and pray for God's grace.

### **Is it wrong to be wealthy?**

No, The Bible says that wealth often is a dangerous obstacle, but it does not say that being wealthy is a sin. Wealth has a allure that often captivates people and strongly tempts us to sin by loving money and possessions (1 Timothy 6:10).

The presence or absence of wealth is not a sin, for God gives some poverty and others riches. In the Bible there are some wealthy people who are wicked (e.g., the rich fool in Luke 12:15-21) and some who are righteous. In Luke 19:1-10, Zacchaeus stands out as a wealthy person (1) transformed by grace, (2) confronted by his past economic mistakes and (3) responding with an open heart and resources to those he had wronged as well as to the poor, just as God responded to Zacchaeus' own poverty with generosity (see 2 Corinthians 8:9).

The important thing is to follow the Holy Spirit's leading and to be faithful with what God has given, whether much or little. Discipleship will look different for each of us according to our spiritual needs. For instance He told the rich young ruler to "Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me" [Luke 18:22]. In light of other scriptural examples, this cannot be taken as a command for all disciples, but rather a particular command to this one individual to free him from his particular idolatry. Being faithful may well mean that our earthly blessings decrease because of the pursuit of future blessings far more precious and more permanent than the temporary blessings we could cling to in the present (Luke 12:15-21, 32-34).