

the grace of giving

giving as the hallmark of financial discipleship



why giving matters

Giving meets needs, changes lives, makes a difference. But the need is not the starting point for Christian giving or its centre of gravity. It is commonly said that our need to give is greater than the need to which we give but familiarity should not blind us to the truth of this observation. Giving is above all a gift, a grace of God whose nature is to give. The need *does* matter. Jesus fed hungry people and healed the sick as a sign of the presence of God's kingdom. The challenge to the rich young ruler was to sell his possessions *in order to give alms to the needy*. Paul never let the need in Jerusalem slip his mind as he teaches about giving (2 Cor 9:12).

This Stewardship information paper suggests that generosity and the discipline of giving are rooted in grace and constitute the hallmark of authentic discipleship around wealth and possessions.

the maker's mark

Hallmarks - a series of marks on precious metals - have been used in Britain since the 1300s. The word itself is from the 15th century when craftsmen went to Goldsmiths Hall in London to have their products assayed and marked, a practice which continues today. There are three elements in a hallmark, two of which are especially interesting for our purposes: the *maker's* mark and a *purity* (or fineness) mark which declares the quality of the metal.¹

Firstly, giving is the 'maker's mark' because when we give a part of what God has entrusted to us we acknowledge that God is the ultimate owner of all we have.

Secondly, giving is the 'purity mark' which reveals the quality of our financial discipleship. No part of our relationship with money is harder than letting go of that which the world says is the measure of our success, identity and status. Our freedom to give truly measures our freedom in relation to money.

Are not our riches as well his as the days of our life are his? Wherefore unless with part we acknowledge his supreme dominion by whose benevolence we have the whole, how give we honour to whom honour belongeth, or how hath God the things that are God's?

Richard Hooker c1597



¹ See www.assayofficelondon.co.uk The third mark is the mark of the assay office which awards the hallmark. This too may have a spiritual analogy. Giving always has a local address, the church where we worship, minister and are nurtured in our faith. We always give from somewhere and to somewhere and the first but not the only priority should be the local church.

receiving the gift of grace

Giving begins with receiving, with the experience of grace. Paul thanks the Philippians for their gifts which met his material needs and reminds them they are partners 'in the matter of giving and receiving'.² In his extended teaching on giving in 2 Cor 8-9 Paul never once uses the normal Greek word for money. Instead he uses at least 15 different Greek words and combinations of those words, the most common being *charis*, grace.

Paul tellingly speaks of 'the grace of giving' in 2 Cor 8:7. He challenges the Corinthians to match the generosity of the churches of Macedonia. For Paul their poverty, their joyful, sacrificial generosity and obedience to the apostles is a sign of grace. He does not talk of the amount they gave but of *the grace that was given to them* (2 Corinthians 8.1-3). Giving is the hallmark of discipleship around money because it bears the maker's mark of grace. God's riches, at Christ's expense (2 Cor 8:9).³

The point is that our giving is dependent on God's prior giving. For this reason we should not be too casual in the use of the language of giving back to God, although the language is biblical (1 Chron 29:14b). Giving is being caught up in the flow of grace: 'Every generous act of giving, with every perfect gift, is from above' (James 1:17 NRSV).⁴

recognising ownership of the gift

We can be debt free, budgeting well and planning for our future - and be just as the rich fool in Luke's famous parable (Lk 12:15ff). In our money management we can have no awareness of or accountability to the God of all things or indeed the needs of the community. When we give we declare in the most practical and powerful way possible *God's* ownership of all we have.

As the people give to build the temple David gives thanks in beautiful and familiar words, *Yours, Lord, is the greatness, the power, the glory the splendour and the majesty. Everything in heaven and earth is yours.... all things come from you and of your own do we give you.* (1 Chron 29:11,14).

The requirement to give God the first fruits (Deut 26: 1ff; Prov 3:9), to make giving a priority rather than jostling for position with

To honour him with our worldly goods, not only by spending them in lawful manner, and by using them without offence, but also by alienating from ourselves some reasonable part or portion thereof and by offering up the same to him as a sign that we gladly confess his sole and sovereign dominion over all, is a duty which all men are bound unto and a part of that very worship of God

Richard Hooker

² It seems that Paul chose to earn a living rather than depending on a young church (1 Cor 9). He may have been concerned to avoid the patronage of wealthy Christians which in the culture of the day would have bound him personally to them. But when he moved on he expected churches who *received* the gospel to support him as he *shared* it in new mission fields.

³ Paul is not embarrassed to talk about money. In 1 Cor 9 he vigorously defends his own financial practice and in 2 Cor 8-9 presses the issue of the Jerusalem collection despite money being a source of tension between him and the Corinthian church (2 Cor 12:14-18) Money is a never just money; it carries our values and is the outward sign of an inner attitude.

⁴ This translation, unlike the NIV, gives slightly different meaning to the two different but related Greek words in this verse.

our other spending is a recognition of God's ultimate ownership and claim on all he has given to us.

We can readily *say* that God is Owner and Giver of all we have but the rubber hits the road with the challenge to give generously in a planned and committed way. This, surely, is the purpose of the tithe (Deut 14:22ff): the giving of a part as a remembrance that God is the owner and giver of the whole. Good money management matters. But we don't want to be wise fools; rather we must handle money wisely as fools for Christ who became poor that we might be rich in all things. As before, giving is the hallmark of financial discipleship because it bears the makers mark, God's ultimate ownership.

revealing our hearts

Jesus said, *for where you treasure is there your heart will be also* (Mt 6:21). What we do with money reveals our hearts. As Billy Graham noted long ago, our cheque books, bank and credit card statements are theological documents in that they reveal our hearts. Lot revealed his heart in claiming the best land when he and Abraham parted company, with disastrous results (Genesis 13). Simon the Magician revealed his heart when he offered money in return for the power of the Holy Spirit. Our giving reveals whether we acknowledge God's ownership and gift of all we have. It reveals our captivity to the chains of materialism. It reveals the authenticity of our love and obedience (2 Cor 8:6; 9:13).

Gold is assayed to test its quality (or carat) and then hallmarked. Our giving is the test and the evidence of our freedom around money. Giving is the hallmark of financial discipleship because it reveals the quality of our relationship with money. Nothing is a clearer barometer of our commitment to Jesus, our gratitude to him and our concern for others in need than our readiness to be financially generous.





releasing our lives from bondage

Nathan Rothschild wrote, *'I do not read books, I do not play cards, I do not go to the theatre, my only pleasure is my business...'*. Donald Trump writes, *'Instead of being content when everything is going fine, I start getting impatient and irritable. So I look for more deals to do'*. Solomon asked for wisdom but wealth led to foreign wives who diverted his heart from God (1 Kings 11:1-13). The withering verdict of his own people was of a brutal reign (2 Chronicles 10: 1-4).

We don't need enormous wealth to know the captivity of money. It is the *'deceitfulness of wealth and the desires for other things'* that chokes the word of God (Mk 4:18). When wealth and consumption are signs of status, success and achievement, generous, committed giving sets us free from the claims of these things. We enjoy material things as Jesus could enjoy a wedding with fine wine but giving puts wanting more in its place.

When Jesus said, *for where your treasure is there your heart will be also* (Mt 6:21) he was teaching that money not only *reveals* our hearts it also *shapes* our hearts. The discipline of giving draws us closer to Jesus and releases us spiritually in many areas. We will experience the exciting feeling of giving and have that sense of co-operating with God in his mission. Giving is a steward's responsibility and the more faithful we are in the discharge of this duty the more we *'enter the joy of the Master'*. (Mt 25:21)

Trivial giving...does not diminish our pool of self regard embodied in our material wealth. The only way to do that is to give in a way which is calculated to have a major effect. This must be, for each of us, a large gift. Such giving is difficult. In this act we disenthral ourselves by overcoming our slavery to possessions. We demonstrate that there are values in the world more important to us than our own selfish aggrandisement. True giving is an act of self-liberation. It becomes one of the major achievements of our life. (Henry Drucker)

The principal hindrance to the advancement of the Kingdom of God is greed. It is the chief obstacle to heaven-sent revival. It seems that when the back of greed is broken the human spirit soars into regions of unselfishness.'

O. S. Hawkins, American pastor and author

resting in God's provision

Jesus calls us to seek first the kingdom and trust God for all the things we need (Matt 6:33). Each act of giving is a concrete act of trust in and gratitude for God's provision. This is important in shaping our character. What is more, when we give we actively participate in *God's* provision to others in need. Giving is the hallmark of financial discipleship because it is the quality mark of our trust in God's provision and our gratitude for all God has given.

renewal of our hearts

The authenticity of Zacchaeus' salvation was hallmarked by financial integrity and generosity (Luke 19:1-10). The repentance of Israel after the golden calf was hallmarked by generosity in providing for the Tent of Meeting (Exodus 35:1-36:7). Renewal under Hezekiah saw renewed commitment to the tithe, so much so that new storehouses needed to be built (2 Chron 31). Rebuilding the walls of Jerusalem and the reading of the law by Ezra was followed by a commitment to tithing as well as debt cancellation and Sabbath rest for the land (Neh 10: 31-39). Giving *expresses* spiritual renewal but also *unlocks* renewal in our hearts.

how much to give?

For many Christians the answer is both biblical and obvious: we should give a tithe, 10% of what God has given to us. Tithing has strong biblical roots but is also a focus of some disagreement amongst Christians. A discussion of tithing belongs elsewhere;⁵ here we make a more general point.

Giving acknowledges God's ultimate ownership of all we have. Giving must be a lifestyle priority if it is to be the first fruits, if it is to release us from the chains of materialism. Giving is a reflection of the gracious giving of God to us; it reveals our hearts, shapes our hearts and helps form us in the likeness of Christ. Giving should be characterised by generosity, gratitude and love.

Casual, low-level, un-prioritised and unplanned giving can never do this, can never have this meaning! At the threshing floor of Araunah the Jebusite David, repenting of his pride and grieving so many dead, said, 'I will not sacrifice to the LORD my God burnt offerings that cost me nothing' (1 Sam 24:24). Such giving is lacking in the grace of our Lord Jesus Christ who gave all things for us (2 Cor 8:9).

To quote again Henry Drucker: '*This must be, for each of us, a large gift*'; that is a gift in proportion to all God has given to us (Dt 16:17; 2 Cor 8:12). Some call it sacrificial giving; some call it sacramental giving. But whatever we call it, we must notice it! If at the end of the week or month our giving was given back to us, cash in hand, would it make a material difference to our lives? One aspect of tithing is that a tenth is for most, but not for all, a serious challenge.



⁵ For a brief summary of the issues search the Resource Library for, '**Clipping the coin**: reflections on tithing



conclusion

Stewardship is privileged to make possible financial *transactions* between givers and receivers but our heartbeat is a vision of *transforming* generosity as an integral part of discipleship and of Christian ministry abundantly resourced by generous giving at heart.

Christian giving starts with what Dan Hardy calls 'the generative generosity of God'. There is no contradiction between the needs of the poor and the concerns of worship. The generosity of God's people can readily accommodate both. A genuine experience of grace will lead to a genuine care for the poor and needy just as the tithe provides for both the priest and people (Dt 14:28-29).

God wants us every day to be more conformed to the image of Jesus. We humans are selfish by nature; giving sacrificially is a key way in which we are remade in the image of Jesus who gave everything for us. To become a disciple is to reflect his life and this includes growing in generosity of heart and action.

- ➔ Tax efficient giving accounts from Stewardship assist planned, proportionate giving and offer flexible features. Find out more at www.stewardship.org.uk

- ➔ Giving is not confined to disposable income. A will is an act of stewardship and a legacy gives from our estate. See the Stewardship briefing paper , *Legacy Giving: Where there's a Will* under the resources section of the Stewardship website www.stewardship.org.uk

- ➔ Explore the bible study, *Seasons of Giving*, from Stewardship. Visit www.stewardship.org.uk for details.