

Financial Wisdom from Proverbs – Part 3: Giving

Imagine standing before the judgement seat of Christ. God wishes to judge what kind of a faithful servant you were on earth. What standard will He use? What will sum it all up? In many ways – our use of money could have been the test. Our heart toward money displays what kind of heart we have. That's why so many of Christ's parables revolved around the use or abuse of money. Out of 38 parables, 16 have to do with how we use our money.

Where your treasure is, there your heart will be also, said our Lord. Money is the currency of desire. Your attitude toward money, and your use of it reflects what you are trusting in, what you rely on, what you want, what you love, what you desire. Since God wants us to love Him with all our heart, soul and mind, and since He knows how money becomes the god of so many humans, God has much to say on money in His Word.

In this series, we've been looking in the book of Proverbs to see financial principles for a believer. We've seen three principles thus far. The first one was priorities. A believer needs to have God's attitude toward money to follow any of the other principles. A believer must not love money, or love wealth, but simply seek to use money as wisely as possible.

Secondly saw that a believer must obtain money to live in this world, and Proverbs taught the principle of diligence as opposed to slothfulness, overwork, or obtaining wealth through get-rich quick schemes or unethical means. We then saw the principle of planning – how to budget the money that you obtain.

We move to a fourth principle now, an extremely important one as far as the Bible is concerned. This principle, according to Scripture, is part of both spending and receiving. It is an integral part of our planning – no one is budgeting biblically if they are not including this principle.

The principle of giving

Giving – perhaps no single other financial principle has been more abused, warped or misrepresented in Christian teaching today. From the false teachers that Peter and Jude spoke about who seek to make merchandise of the saints, to people who teach you need to give to secure your salvation, the issue of giving is an extremely touchy one.

Proverbs again solves the problem for us. God guides us on the principle of giving, and gives us sub-principles, as it were. The first, and most important principle is this:

1. Give to God first

Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.

Proverbs 3:9-10

The firstfruits were the very first pickings of the new harvest. By dedicating them to God, the farmer was saying he trusted God for more to come. He was not devouring the first sign of money – he trusted God by giving to God the first, knowing that God would provide more. It was a statement of trust in God for the future.

This is the heart of giving to God. God does not need our money, but we need God. By giving God the firstfruits, we make an intensely practical statement regarding our faith. We physically depart from some of our wealth, literally stating that our trust is in God to provide for us. We are saying, 'money does not meet my needs – God does.'

Firstfruits also emphasises the principles we see here:

But this I say, he which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver. And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work.

2 Corinthians 9:6-9

Notice how God wants our giving to be:

- **Purposeful**

In other words – we are to plan our giving. This is why we ought to budget it in. As we saw in Part 2 of this series, giving to God must fall into our planning – the way we slice up the pie. Purposeful speaks of a planned amount. Giving to God ought not be haphazard, spur-of-the-moment, or last-minute remembering. There should be a plan. Whether it's a fixed amount, or a fixed proportion of your income – either way, it needs to be planned.

- **Willing**

New Testament giving is a free-will offering. Giving to God as if He needed it, with reluctance, is a great insult to God. It shows you love money more than Him, it shows you believe He needs or wants your money, and you feel obliged to help Him. It reveals a stingy heart.

God is not glorified by people who treat Him as if He needs their offerings. He is glorified by people who realise their deep need of Him, and give away a portion of their income to reflect this. Psalm 50 teaches this. Reluctant giving suggests you are God's benefactor, instead of the other way around.

We are not to give as if it a duty or a necessity. Some people, when they teach on giving, blatantly omit this principle – not of necessity. It does more damage to your spiritual life to give of necessity than to not give at all. Both are negative, but God prefers you not giving than giving out of a sense of reluctant, dutiful compulsion. The opposite is what God wants – a cheerful giver. The Greek word is literally “*hilarious*” giving – uncontrollable joy in giving.

- **Sacrificial**

God says he that sows sparingly will reap sparingly and he that sows bountifully, will reap bountifully. God assures us that sacrificial giving will not cause us to lack. Rather, God will more than fill us up. Sacrificial giving can be defined as giving an amount which requires trust in God to fully explain.

David said to Araunah in **2 Samuel 24:24**, “*I will not give anything to my God which costs me nothing.*” Sacrificial giving is not for God’s sake, it’s for ours. Giving God what costs us nothing makes God seem like merely one of the other accounts we have to pay. Again, it makes God one of the people we are helping out. This is a severe insult to the glory of God.

Sacrificial giving means we are giving an amount that reflects God is our provider. Between you and God, you know what a sacrificial amount is. Remember the old woman at the Temple – who give just one mite – but Jesus said she had truly been sacrificial. Sacrifice is not the amount, it’s the proportion to your income.

2 Corinthians 9:9 emphasises, not only will you reap bountifully, but “*...God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work.*” **Proverbs 3:9-10** says the same: “*Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.*”

Both texts say: God will meet your needs as by faith you declare that He is your treasure, your dependence, your love, your trust – not your money. “*There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty,*” (**Proverbs 11:24-26**).

2. Generosity will be rewarded

While this second principle applies to giving to God, it also now moves into the realm of meeting needs around us. Proverbs emphasises that generosity pays dividends: “*The liberal soul shall be made fat: and he that watereth shall be watered also himself. He that withholdeth corn, the people shall curse him: but blessing shall be upon the head of him that selleth it,*” **Proverbs 11:24-26**.

There is more to this than simply 'generosity will be repaid.' If we are not careful, this will simply become a cloak for covetousness. Our deceitful heart will figure that giving generously is the lucky horse that will bring us wealth. This is not the idea.

Rather, generosity softens, widens and opens our hearts. We often don't see what a hardening effect pride and selfishness has on us. This building callousness not only makes us hard toward other people, but toward God. Spiritual numbness is often a result of the sheer stinginess, hardness and callousness that believers build up with regard to money.

This is why Jesus was so often radical with those caught in covetousness. Nothing but an abandonment of all would free them to know and trust God. Covetousness is not called idolatry without reason. Once you love money so much that you are stingy, then it has mastered you. You can, according to Jesus, serve both God and money, or love them both.

Frighteningly, Jesus implies that as we love money more, we will begin to hate God. Of course we will – because He demands that we surrender our god of money! So God calls on us to give not because He needs it, but because our hearts need a continual lift from the gravitational pull of covetousness. This leads us then to the third principle of giving>

3. Determine those who are truly needy, and seek to meet needs

Proverbs is clear about this:

He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse.

Proverbs 28:27

The righteous considereth the cause of the poor: but the wicked regardeth not to know it.

Proverbs 29:7

Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard.

Proverbs 21:13

He that oppresseth the poor reproacheth his Maker: but he that honoureth him hath mercy on the poor.

Proverbs 14:31

There is no way around it – Proverbs condemns ignoring the needs around you. It condemns pretending to not see the needs. It condemns blocking your eyes and ears from the real needs around you. As **Proverbs 3:27-28** puts it: *"Withhold not good from them to whom it is due, when it is in the power of thine hand to do it. Say not unto thy neighbour, Go, and come again, and to morrow I will give; when thou hast it by thee."*

But that raises the question, who do I give to? With so many in poverty, with so many begging at just about every traffic intersection you stop at – who do you give to? Biblically, we must alleviate suffering in our family and local church first.

A man's first mandate is to meet the needs of his family. *"But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel," (1 Timothy 5:8).* All too many philanthropists have been guilty of having their own children walking around with holes in their shoes while they plunge into mercy missions worldwide. We must meet the needs of family first.

Then we move on to help the brethren. *"As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith," (Galatians 6:10).* We are to be good to all – but particularly towards believers. The local church is the place where there is to be organised alleviation of suffering of its own family of spiritual brothers and sisters. James and John spoke strongly on this:

If a brother or sister be naked, and destitute of daily food, and one of you say unto them, depart in peace, be ye warmed and filled; notwithstanding ye give them not those things which are needful to the body; what doth it profit? Even so faith, if it hath not works, is dead, being alone.

James 2:15-17

But whoso hath this world's good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him? My little children, let us not love in word, neither in tongue; but in deed and in truth.

1 John 3:17-18

Then we should meet needs among the brethren. True, many come to the church for a handout, but wise Christians will discern who is exploiting kindness and who is a faithful believer in need of help. The early church was told to support only 'widows indeed' – that is, those who were clearly destitute. No church should turn a blind eye to physical needs among its faithful, sincere members. The church also meet the needs of others far away through their sending of missionaries.

The local church should also be a platform for believers to minister in mercy to society around them, in an organised way that carries the name of Christ and His Gospel with them. As we cross now into the murky waters of confronting needs in the society around us, we must ask again – who must we give to?

Well, our principle is determine who is truly needy. An able-bodied man, who is healthy, fit, and able to do some work, but refuses to work, is not someone in need. They are in need of a biblical rebuke. We saw in **2 Thessalonians** that a man that will not work must not eat.

What if they simply cannot find work? Well, that is different – if there is evidence that such a person has been making a consistent, continual effort to work without success – we ought to help them out. But this is something very hard, if not impossible, to determine just at a traffic light or on a street corner.

Remember, simply giving money to someone who begs does not necessarily fulfill your mandate to meet the needs of the poor. **Matthew 7:6** says, *“Give not that which is holy unto the dogs, neither cast ye your pearls before swine, lest they trample them under their feet, and turn again and rend you.”* Now while that is dealing with spiritual truth, the principle is that it is not automatically virtuous to simply give something away. If you are giving to the unworthy, then it is actually wrong.

Now, we know no one is worthy in the strict sense of the word, but certainly to support a sluggard, to give money to prolong the rebellion of a runaway, to financially aid someone who simply refuses to submit to God’s laws, ought not to be supported. Use discernment and try to determine who is really in need.

If your surplus allows you to meet needs beyond your family and your local church with its ministries and missionaries, then I would suggest giving to those trying to earn something, giving to those you know have no possible means of income, or giving to an organised mercy mission with financial accountability.

Very importantly, we should try to help them spiritually as well. One must see beyond the physical to the spiritual. Far better is it to be a pauper for a few earthly years and enjoy eternity with Christ, than to be temporarily relieved of hunger pangs and spend eternity with a burning thirst. Christ’s account of the rich man and Lazarus surely drives this point home.

Many believers have gone to the extreme of a ‘social gospel’ – giving physical bread to the neglect of imparting the Living Bread. It is a harmful thing to numb a man’s sense of need with bread or money while not imparting the Gospel. Perhaps, in some cases, that very need was meant to drive him in dependence to God, and we apply, effectively, an anaesthetic to God-given pain.

Christians ought to put practical love behind their evangelism, but never should the giving of food or assistance overwhelm the main message – salvation through Christ. Jesus dealt with this kind of mentality in His ministry. There were people following simply because they thought He preached a social gospel:

Jesus answered them and said, “Verily, verily, I say unto you, ye seek me, not because ye saw the miracles, but because ye did eat of the loaves, and were filled. Labour not for the meat which perisheth, but for that meat which endureth unto everlasting life, which the Son of man shall give unto you: for him hath God the Father sealed.”

John 6:26-27

The kindest thing you can do for a man is what will give him the maximum benefit over the longest period of time – and that is, obviously, eternal life. Even our financial giving to alleviate physical suffering must have a spiritual motive – that the man may be saved by seeing the love of Christ.

Peter's words to a beggar carry this idea: *"Silver and gold have I none; but such as I have give I thee: In the name of Jesus Christ of Nazareth rise up and walk," (Acts 3:6)*. We will always have the poor, but the poor will not always have opportunities to receive Christ.

Don't just give money, give expertise. You may know the old saying of giving a man a fish versus teaching him to fish. It is one thing to give someone some income, it is another to give them more of a means to earn their own. A man's needs will always be with him. This is indeed one way of determining who you ought to give to. A man who turns down your expertise, if you are trying to help him get educated or trained, probably just does not want to work.

Don't let thieves and professional beggars stop you from truly helping those in need. Don't allow the rampant poverty to numb you to your need to fulfill the commands of Proverbs, as they are part of the whole package of God's wisdom from Proverbs.

Discern who is in need, and seek to meet their needs. Meet the needs of family first, spiritual family second, and then those around you. Determine their neediness by using discernment. Try to help them spiritually, and seek to give them more than just money – give expertise.

Again, remember **Proverbs 28:27**: *"He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse."* God insists that the person who seeks to meet the needs of those who are truly in need will have his or her needs met.

The principle of giving helps us escape the consumerist age we are living in. It underlines that we rely on God. It underlines that our values are not selfish. It enlarges our hearts, and gives us a glimpse of the heart of God, who so loved, that He gave His Son.

Let us avoid the hard-heartedness and callousness that often happens as we see so much suffering. Rather, let us be as *"gentle as doves, and as wise as serpents," (Matthew 10:16)*. Remain soft-hearted and compassionate, while being a wise manager of your affairs. Keep in mind you have been blessed to be a blessing – and be a conduit for the grace of the Lord Jesus to a world lost without Christ.

The principle of giving comes straight from the heart of God, and needs to be in our financial practice. In the last part of this series on financial wisdom, we close off by looking at the principle of saving, and of avoiding certain financial practices.