

Key #4: FAITH-BASED GIVING

FOUR KEYS TO FINANCIAL FREEDOM

Malachi 3:6-18; Luke 6:38, 46-49

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For the last four weeks, we've been discussing how one can achieve financial freedom. There are *Four Keys to Financial Freedom*. We looked at three of those keys: God's wisdom on acquiring, spending and saving money. Today I lay before you the most critical principle of all. The most crucial step to financial freedom is an amazing paradox. True financial freedom requires faith-based giving. It may not seem logical. It may seem even contrary, but the truth is that financial bondage cannot be broken until money is given away out of faith.

There is an errant belief that more money will automatically bring you financial freedom. Certain situations need more money such as starvation. However, many worry about food and clothing not because they earn too little but because they poorly manage what they earn. In truth, more money rarely brings financial freedom. Ironically, it often brings bondage, fear and frustration. The possessions all too frequently possess us. In Luke 18 a troubled, but rich young ruler came to Jesus. Jesus had compassion on him. Jesus knew this man was in financial bondage. Jesus called the man to give his money away and join the other disciples in following him. What a privilege that invitation was, but the man walked away because he was a slave to money. It was his god!

Giving is critical to real freedom. Bill Hybels speaks of six forms of giving: self-interest giving, tithing, free-will offering, sacrificial giving, visionary giving, and agape giving. Five of those unleash people from bondage. One of them forms an economic partnership with God, and one does absolutely no good. It is those two contrary forms that are my focus today.

My aim today is not to get you to give. It is, instead, to help you experience freedom. I'm a pastor, not a fund-raiser. I'm not accountable to God for getting money from you. I'm accountable for helping you. My goal is your freedom.

The one form of giving that does you no good is *self-interest giving*. Self-interest giving is like *paying dues*. People pay their dues to an organization in order to receive benefits. We pay dues to a country club or a softball league, and expect certain services or membership benefits.

People become members of a church and expect privileges in the use of the facilities. That's the "*dues*" *mind-set*. They think, "I get a break on renting the facilities or using equipment because I'm a member; and of course, I expect others to pay their dues." Some reason, "I pay my dues, and I expect better; and if I don't get it, I'm going to lobby for new leadership, or I'll stop giving." In self-interest giving, you want the services, you want the benefits, so you pay the dues; and you expect others to do the same. One layman put it this way: "Everyone needs to pay their fair share." Some churches go so far as to divide up their budget and actually bill their members. They even use embarrassment as a tool and post which people have paid in full and which haven't. That may seem extreme to you, but self-interest giving is not extreme. It is prevalent in the church and leaves many in bondage.

If you give with that mind-set, you do more damage than good. You're a Christian consumer not a Christian disciple. You promote consumerism with your gifts, not discipleship.

I remember when I first became concerned about this mind-set in a church. I was told to promote our church budget as bare bones. That's what you must do if your income depends upon self-interest giving. You must show people that you are delivering them the *maximum* services for the *minimum* cost. That's because self-interest giving sees the church budget as a burden to be shouldered rather than a calling to be fulfilled. Thus, self-interest givers resent the church's need for money. They feel obligated to give and support the church budget. That vision puts them in bondage.

Another aspect of self-interest giving seeks influence. In the 5th chapter of Acts, Ananias and Sapphira lied about the price of property they sold. They deceitfully suggested that they had turned all the money from the sale to the church so that their gift would win them more influence and respect. Their attitude and lie was so destructive that neither saw another sunrise. Some people may not lie but they give for influence. They seek power with their gifts. Their giving frees them from nothing.

As you give, I urge you to check your feelings. Are you paying dues? Do you feel obligated? Are you seeking influence or respect? If so, your giving will not lead you to freedom. In fact, your giving has no basis in Scripture.

Scriptural giving leads to freedom. It may appear to be unrelated or even contrary to the goal of financial freedom, but scriptural giving is the greatest step you can take. Let me explain.

Did you know that if you wanted to go to the moon, you can't just aim at it and get there? There are too many forces at play, so that you'd miss it badly. If you want to go to the moon, you have to calculate forces of gravity, the path of the earth about the sun, the path of the moon about the earth, the rotation of the earth on its axis, and other forces such as inertia and friction. In truth, you have to aim at something other than the moon to get there. In the same way, financial freedom is an important goal, but the route to it is not direct. Because there are so many forces at play, you must have a different aim, a higher

goal. Aim directly at financial freedom, and you'll fall short. You must aim higher. You must go after a partnership with God.

If your first goal is partnership with God, if your first goal is to "seek first the kingdom of God and His righteousness," as Jesus said, then you are focused on a trajectory that will free you financially. (I want to emphasize the word "*trajectory*". The decisions you make today may help you feel free, but there is a course you must follow over time to become free and stay that way.)

In the book of Genesis, Jacob sought God as a partner in life, and his covenant with God became a divinely endorsed pattern of giving and living. Jacob asked God to look after him and provide. He agreed to return a tenth of everything God blessed him with. If Jacob's flock grew by ten lambs, the first went to God for God's disposal. If Jacob earned a hundred pieces of silver, ten immediately were returned to God. They weren't given. They were returned. Jacob understood that all was God's blessing, and ten percent was returned.

Five hundred years later, when God established a nation to spread his fame in the world, God called them into partnership and gave them instructions. In the law of Moses, they were told to return 10%, a tithe of all God provided, as a sign of their partnership. They were to do it immediately. They were to give the first fruits, not the leftovers. In this way, God would be their trust, and God could reveal his faithfulness by providing for them and blessing them.

Some of us are tempted to reject tithing because it is found in Moses's law. We reason, "We're not Jewish. We're not bound to the law. Isn't tithing legalistic?" We might even argue, "Jesus never told his disciples to tithe, Paul never told his followers to tithe, Peter never called his flock to tithe. There is no command to tithe in the New Testament." It is important, however, to understand how weak that argument is. There are many things Jesus, Paul and Peter didn't discuss in the New Testament. For example, none of them condemned incest. Should we conclude they were neutral about it? Not at all. The situation determined what Jesus and his apostles spoke about. The early believers were Jewish people and probably embraced the command to tithe. There was no controversy about tithing in that day as far as I can tell. Most likely the church lived on free-will offerings while the tithe was returned to God through the synagogue and temple. Jesus, recognizing the truth of partnership with God, went beyond the promise of tithing and declared:

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you. (Luke 6:38, NIV)

Jesus taught that God takes an interest in our economic situation. He affirmed the economic partnership that Jacob enjoyed and the law commanded. He taught that when we give, God uses a much larger scoop shovel to give it right back to us. We use a little toy sand shovel, God uses a scoop shovel. We use a scoop shovel, God arrives with a pay loader. We use the pay loader, God shows up in an earthmover. He taught that God will honor again and again our generosity, and will not be out done.

Jesus was not laying out for us a "get rich quick" scheme that you some times hear on TV. Instead, he was exhorting us to test God faithfulness, to try it out ourselves and see if God doesn't bless; and just a few verses later in Luke 6, Jesus says we are foolish if we don't. It's the same message God gave through Malachi the prophet who said:

"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 you will not have room enough for it." (Malachi 3:10, NIV)

God is calling to you, *"Test me, test me, test me. I want to be your partner. I want to share your burden. I want to show you that I'm God."* What peace comes when you realize that God is real and is committed to be your partner in every aspect of your life. What a change occurs in your thinking and behavior and also in your value to others, even in the marketplace, when you begin to act out of faith rather than the limitations and paralysis of fear.

Anyone can begin a partnership with God. Anyone can return a tithe who makes 10 pennies. If you acquire 10 cents, you're able to tithe. Nine cents may provide much, but you can tithe; and the largest, most difficult door blocking financial freedom opens when you return a tithe. In that moment, if it is a risk for you, your trust has turned to the real God, and he has now become your partner. At the moment you've begun to walk the freedom trail!

If, however, you already tithe and are comfortable, much like the rich young man, who walked away from Jesus, you can still be in bondage. Freedom comes as you partner with Christ in his kingdom work and you trust God's provision for your needs. Wealthy believers are free from financial bondage when they use their wealth to fulfill a ministry vision. When they partner with God and give freely, even sacrificially, they live in freedom. The standard for poor and wealthy alike is to seek first the kingdom and let God be your provider. Only then are you free emotionally, free spiritually, and free financially.

Today is a day to take a step of freedom. Do you tithe? Do you trust God? Ninety-seven percent of all tithers made the leap at one moment and just started tithing. They wanted to live as a partner. They wanted to depend not only on God's mercy, but on God's promises.

They became thankful that God would invite their partnership and they just began tithing.
Are you ready to do that? You won't be free until you do it.