

# **God and Your Money (Part I)**

## *A New Covenant Theology of Finances and Giving*

*By Kirk Burtch*

Everyone in the modern world needs money. It is nearly impossible to avoid close and prolonged contact with it. Schemes of how to get more money often consume our thoughts. The quest for money drives our society. It is a dominant force in our culture and in the life of every individual, no matter how poor or rich he might be. Because of the universal scope of the influence of money, it of course affects the church. The evangelical church today is a demographic advertisers long to reach. Evangelicals seem to spend their money and fight over their money just like the rest of the world. But it doesn't take a whole lot of observation and reflection to come to the conclusion that the evangelical church has a large share of unbelievers. If I were to put on my George Barna costume and do some sort of survey about how evangelicals spend their money, I am sure that I would find that we spend our money almost exactly the same as the rest of the world around us spends their money. But, such a survey probably would not be very helpful for finding out with any accuracy how actual believers spend their money because the evangelical church is such a mixed bag of believers and unbelievers.

This article is written for the true believer within the church. My concern is for the true believer who desires to be faithful with his money but is afloat in a sea of people who put in their time on Sunday and then go out and invest and spend their money with little concern for God. This believer hears all kinds of teaching on finances which contains little biblical truth and is genuinely confused as to what God has to say about finances and giving. Is tithing for today? Is debt sinful? Does God bless those who give? Can a believer be rich? What Scriptures should guide us in how we are supposed to honor God with our money? There are many books and studies on how believers should handle their money that claim to answer these and other questions. Most of these books are simply filled with practical or even worldly wisdom and lack the theological depth and clarity necessary to actually help believers find a truly biblical theology of finances and giving. It is our hope that this series of articles will "stand in the gap" by providing a practical as well as a biblically accurate guide for how a believer can spend his money for Christ's sake.

As we begin our journey through the Scriptures trying to find out how God wants us to think about and to spend our money, we must try to hear the Scriptures as if for the first time. We all read scripture through a filter of preconceived notions. One of those preconceived ideas is worldly wisdom about money. We must be careful not to allow the ideas about wealth, property, and money that we have learned in the world (or even in church) blind us to God's instructions. In fact, we should be suspect of any "good sounding ideas" about money that do not have God's Word as their source.

### **The Great Revealer**

Unless you are a hermit and you live in a hole in the ground, money is a precious possession to you. It allows you to purchase both what you need and what you want. Because money is so precious to us, it is also the great revealer of our hearts and passions. The way you spend your money shows what your priorities are and reveals what you truly believe. No matter what you say you believe, what you do with your

money reveals the truth about you. The way you handle your money gives you the answer to the most profound spiritual question, “Who do you love?”

It might sound somewhat strange to you that I believe the question, “Who do you love?” is the most profound spiritual question that one can ask. But the Scriptures are constantly asking us to answer this question, to choose sides in life. Jesus Christ Himself says, “Anyone who loves his father or mother more than me is not worthy of me; anyone who loves his son or daughter more than me is not worthy of me; and anyone who does not take his cross and follow me is not worthy of me” (Matthew 10:37, 38). Love for your mother and father must take a back seat to love for the Lord. That is an unbelievably difficult statement to swallow. But it doesn’t even compare to the statement that we must take our cross and follow Christ or we aren’t his followers. This means that every part of our lives must be given to serving Christ first rather than ourselves. In a parallel passage in the Gospel of Luke, Jesus’ says that his followers must deny themselves in order to follow Him.<sup>1</sup> This means that our love for ourselves, for our comfort, for our family, and even for our safety must take a distant second place to our love for the Lord. “Who do you love?” How you answer this question determines whether you are one of God’s children, or one of His enemies. The world is divided into two types of people, God-haters and God-lovers or children of God and children of the devil. I know this sounds radical, but it is what God clearly says:

As for you, you were dead in your transgressions and sins, in which you used to live when you followed the ways of this world and of the ruler of the kingdom of the air, the spirit who is now at work in those who are disobedient. All of us also lived among them at one time, gratifying the cravings of our sinful nature and following its desires and thoughts. Like the rest, we were by nature objects of wrath. But because of his great love for us, God, who is rich in mercy, made us alive with Christ even when we were dead in transgressions- it is by grace you have been saved (Ephesians 2:1-5).

Dear children, do not let anyone lead you astray. He who does what is right is righteous, just as he is righteous. He who does what is sinful is of the devil, because the devil has been sinning from the beginning. The reason the Son of God appeared was to destroy the devil’s work. No one who is born of God will continue to sin, because God’s seed remains in him; he cannot go on sinning, because he has been born of God. This is how we know who the children of God are and who the children of the devil are: Anyone who does not do what is right is not a child of God; nor is anyone who does not love his brother (1 John 3:7-10).

God-haters (children of the devil or unbelievers) love themselves more than anything else in this world. God-lovers (children of God or believers) love God more than anything else in this world. But you can’t tell the difference between a God-hater and a God-lover by skin color, nationality, or even by family pedigree. The only way to know the difference between these two types of people is to watch how they interact with the world. Are they here for their own pleasure or to serve God? Are they here to build their own kingdom or God’s kingdom? Money is one of the primary tools we have to get what we truly want from the world. Therefore, how you spend your money will be a key

to revealing whose kingdom you want to build or it will reveal your true answer to the question “Who do you love?”

Now you might wish to object at this point, “Why does it have to be such a stark contrast? What you are saying is so black and white where real life seems to come in shades of gray. Can’t I pursue money in order to serve my family? Can’t I pursue money and God? Can’t I build my own kingdom and God’s kingdom?”

I feel the weight of these objections. This stark contrast makes me very uncomfortable as well. In fact, as I write this I am trying to avoid reflecting on my own use of money and how I might need to change in some areas. I think the contrast is biblical. Listen to how clearly the Scriptures speak about the matter:

No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money (Matthew 6:19-24).

Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. For everything in the world—the cravings of sinful man, the lust of his eyes and the boasting of what he has and does—comes not from the Father but from the world. The world and its desires pass away, but the man who does the will of God lives forever (1 John 2:15-17).

So, God wants us to answer the question “Who do you love?” That question is answered by our lives and who or what we choose to live for. Bob Dylan got it right years ago with his song “Gotta Serve Somebody”:

Might be a rock’n’ roll addict prancing on the stage  
Might have money and drugs at your commands, women in a cage  
You may be a business man or some high degree thief  
They may call you Doctor or they may call you Chief.

But you’re gonna have to serve somebody, yes indeed  
You’re gonna have to serve somebody,  
Well, it may be the devil or it may be the Lord  
But you’re gonna have to serve somebody.<sup>2</sup>

As I wrote above, because money is so precious to us, it is also the great revealer of our hearts and passions. The way you spend your money shows what your priorities are and reveals what you truly believe. It reveals who you serve. You may say that you serve God, but if the pursuit and maintenance of your money consumes you, what you say doesn’t really matter. What you do with your money reveals the truth about you.

### **Beginning In the Beginning**

The Bible is a big book. If you wanted to read the entire Bible in one sitting it would take approximately 72 hours.<sup>3</sup> That tells me that there is a lot of information to sort through. Therefore, a reasonable question arises: “Where should I start reading to get a grip on how to handle my money God’s way?”

Some say that you should begin in the beginning. If you were to simply open up your Bible and begin reading, you would be looking for God's word to you about money in the book of Genesis. Unfortunately there are no clear commands given by God or anybody else in the book of Genesis concerning how we ought to use our cash. But we do find examples of pious and not so pious folks giving to the Lord. So, we need to look at each example and see if we can legitimately draw any helpful principles from the accounts. The first account of giving in Scripture actually led to murder. In Genesis chapter 4 we find the account of Cain and Abel offering to the Lord the fruit of their labor:

Now Abel kept flocks, and Cain worked the soil. In the course of time Cain brought some of the fruits of the soil as an offering to the LORD. But Abel brought fat portions from some of the firstborn of his flock. The LORD looked with favor on Abel and his offering, but on Cain and his offering he did not look with favor. So Cain was very angry, and his face was downcast (Genesis 4:2b-5).

What can we legitimately draw from this account? We have a severe lack of specific information in this account. How much did they give? How did they offer their gifts to God? Were they offering of their own free will or was their giving mandated by a command of God that is not recorded in Scripture? Why was God unhappy with Cain's offering but pleased with Abel's? None of these questions are answered in the text. Unfortunately, it doesn't seem that there is enough information for us to draw anything specific from this account about how we are to handle our money today.

In Genesis chapter 13, Abram and Lot go their separate ways. Lot quickly moved to a town that had a bleak future, Sodom. Now even in those days the Middle East was not a terribly safe place. Some power hungry kings sacked Sodom and Gomorrah and kidnapped Lot in the process. News traveled fast in the ancient Bedouin community and Abram soon heard about his nephew's precarious situation and went on a rescue mission. It turns out that Abram was no slouch as a soldier, and with the help of 300 other tough guys in his own household he was able to rescue Lot and grab some cash as well. But what did Abram, the man of faith, do with his new found funds? The answer is found in Genesis 14:17-24:

After Abram returned from defeating Kedorlaomer and the kings allied with him, the king of Sodom came out to meet him in the Valley of Shaveh (that is, the King's Valley). Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, and he blessed Abram, saying, "Blessed be Abram by God Most High, Creator of heaven and earth. And blessed be God Most High, who delivered your enemies into your hand." Then Abram gave him a tenth of everything. The king of Sodom said to Abram, "Give me the people and keep the goods for yourself." But Abram said to the king of Sodom, "I have raised my hand to the LORD, God Most High, Creator of heaven and earth, and have taken an oath that I will accept nothing belonging to you, not even a thread or the thong of a sandal, so that you will never be able to say, 'I made Abram rich.' I will accept nothing but what my men have eaten and the share that belongs to the men who went with me-to Aner, Eshcol and Mamre. Let them have their share."

What principle about God-honoring money management can we draw from this puzzling event in the life of Abraham? Abraham gave a tenth of all he took from the kings he had conquered while rescuing Lot to this fascinating priest, Melchizedek. Notice, Abraham did not give 10% of everything he earned in a year or 10% of everything he owned. He only gave 10% of what he was able to take from the kings he defeated. This is a rather unique situation. Most of us are not in a situation of plundering anyone, unless you are a criminal and then you probably aren't too concerned about giving God His fair share. The situation is too specific for us to draw the general conclusion that we should always give 10%, because Abraham gave a tenth of a specific portion of his wealth and only once. All would agree that it would be a strange biblical principle to say that we must always give 10% *of whatever we take from other people*. It seems there are no obvious parallels between our lives and Abraham's when it comes to fighting and plundering. What makes it even more difficult is that Abraham gave the money to this priest that comes out of nowhere. It is hard to find a principle to draw from that. Perhaps, whenever you are rescuing someone and come across some cash or goods you should give 10% to the first "priest of God most high" you see. It might be wiser not to try to apply Abraham's handling of money in Genesis 14 to your situation today, but rather look elsewhere in Scripture for God's word on your finances.

Jacob is the next character that affords us an example of how to spend our shekels. In Genesis 28 we find Jacob making a pact with God. I warn you beforehand, this is a bit of a strange account:

Then Jacob made a vow, saying, "If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear so that I return safely to my father's house, then the LORD will be my God and this stone that I have set up as a pillar will be God's house, and of all that you give me I will give you a tenth" (v. 20-22).

It seems Jacob is making a deal with God. Jacob is in essence saying, "God, if you scratch my back, I'll scratch yours. You take care of me on my dangerous journey and I'll worship you and I'll give back to you 10% of the 100% you give me." It is clearly a conditional arrangement. If things did not go well with Jacob, then Jacob would not claim the Lord as his God nor would he give him back 10%. Consider the dangerous principle we could draw from this: "If the Lord takes care of a Christian each year and he remains healthy, safe, and his material needs are met, he is then obligated to continue to worship the Lord and he should kick in 10% of his income each December. But if something goes wrong with this Christian's health, he loses his job, or he gets mugged, following the Lord and giving 10% are completely optional." Even though this is clearly what Jacob is saying, I think we can all agree that this is probably not a God-honoring plan for handling your money!

The problem with trying to derive a practice from God-inspired examples within historical accounts is that they have no God-inspired commentary telling us how we should apply it to our lives. They are like pictures. A picture can tell you many things, but it can never tell you what you ought to do. It can tell you many things about what was happening at a particular place in a moment in time, but that's all it can tell you. It is descriptive, not prescriptive.

## **The Myth of 10%**

There is an old saying that “The devil is in the details.” What this means is simply that most of us don’t like to look at the details when we are forming our opinions and making our plans. So when someone finally breaks out a magnifying glass and reads the fine print, we find out our opinions are wrong and our plans are ruined. The Law of God given to Moses on Mount Sinai is well known because of the Ten Commandments. But most people don’t know much about the rest of the law. There are a whopping total of 613 commandments given in the Mosaic Law. Some of those commands have to do with giving. When someone says that God commands us to tithe or give 10%, they usually believe that somewhere in the Old Testament God gave a command to His people to give a flat 10% of everything they make. Unfortunately it is not that simple nor that cheap. In this section we are going to explode the myth of giving 10%, but to do that we have to try to digest a few “devilish” details.

In the law given by God to the nation of Israel through Moses, several tithes or tenths were required:

- There was a general tithe given by the people to the Levites (who then had to give a tenth of what they received):

A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD. If a man redeems any of his tithe, he must add a fifth of the value to it. The entire tithe of the herd and flock—every tenth animal that passes under the shepherd’s rod—will be holy to the LORD. He must not pick out the good from the bad or make any substitution. If he does make a substitution, both the animal and its substitute become holy and cannot be redeemed (Leviticus 27:30-33).

“I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the Tent of Meeting. From now on the Israelites must not go near the Tent of Meeting, or they will bear the consequences of their sin and will die. It is the Levites who are to do the work at the Tent of Meeting and bear the responsibility for offenses against it. This is a lasting ordinance for the generations to come. They will receive no inheritance among the Israelites. Instead, I give to the Levites as their inheritance the tithes that the Israelites present as an offering to the LORD. That is why I said concerning them: ‘They will have no inheritance among the Israelites.’ “ The LORD said to Moses, “Speak to the Levites and say to them: ‘When you receive from the Israelites the tithe I give you as your inheritance, you must present a tenth of that tithe as the LORD’s offering (Numbers 18:21-26).

- There was a festival tithe. This tithe was used for an annual festival and whatever was not used at the festival was given to the Levites. This tithe was particularly interesting because even though this tithe is for the Lord, He basically commands the people of Israel to take the tithe and go have a party with it:

“Be sure to set aside a tenth of all that your fields produce each year. Eat the tithe of your grain, new wine and oil, and the firstborn of your herds and flocks in the presence of the LORD your God at the place he will choose as a dwelling for his Name, so that you may learn to revere the LORD your God always. But if that place is too distant and you have been blessed by the LORD your God and cannot carry your tithe (because the place where the LORD will choose to put his Name is so far away), then exchange your tithe for silver, and take the silver with you and go to the place the LORD your God will choose. Use the silver to buy whatever you like: cattle, sheep, wine or other fermented drink, or anything you wish. Then you and your household shall eat there in the presence of the LORD your God and rejoice. And do not neglect the Levites living in your towns, for they have no allotment or inheritance of their own (Deuteronomy 14:22-27).

· Every third year an additional tithe was given for the Levites and the poor:

At the end of every three years, bring all the tithes of that year’s produce and store it in your towns, so that the Levites (who have no allotment or inheritance of their own) and the aliens, the fatherless and the widows who live in your towns may come and eat and be satisfied, and so that the LORD your God may bless you in all the work of your hands (Deuteronomy 14:28-29).

You might equate this tithe with the charitable giving done in our day. But the big difference is that this was not optional giving. This was part of God’s holy law and if you did not do this you were sinning against God just as you would have been sinning if you committed adultery or murdered someone.

Let’s summarize a bit. Basically, according to the Mosaic Law the Israelites had to give 10% to priests, 10% for festivals, and 10% on the third year to the poor. We have to divide the giving to the poor by 3 to arrive at a yearly percentile. For those who are not mathematically inclined, here is the basic equation:

$$\mathbf{10\% \text{ Priests} + 10\% \text{ Festivals} + 3.33\% \text{ Poor} = 23.33\% \text{ yearly}}$$

So, if we are to obey God’s law for giving found in the Old Testament, then a simple 10% is not enough. In fact, to give only 10% is to hold back more than half of what we owe God! Despite the best of intentions, those who teach that God requires a flat 10% from His people are simply wrong. The details of the Mosaic Law explode the myth of giving only 10%.

Now that we know the true cost of living as one of God’s people in the Old Covenant era, there is an urgent question for us today: Does God want me to give 23.33% today? If God does want 23.33% from me, I am willing to give that and more. But the question is, are these commands meant for me to obey? In other words, does God desire His people in the New Covenant era to obey the laws on giving found in the Mosaic Law? We will answer this question and others in the next issue of the Journal where you will find Part 2 of “God and Your Money.”

**Endnotes:**

<sup>1</sup> Luke 9:23

<sup>2</sup> I found these lyrics at <http://www.azlyrics.us/04352>

<sup>3</sup> This information is from an interesting website called Bible Reading Marathon. Another related fact I found there is that if you decided you wanted to read the New Testament in one sitting it would take between 20 and 23 hours. You can find this information at <http://www.ministryserver.com/brmnet/biblereadingmarathon.htm>