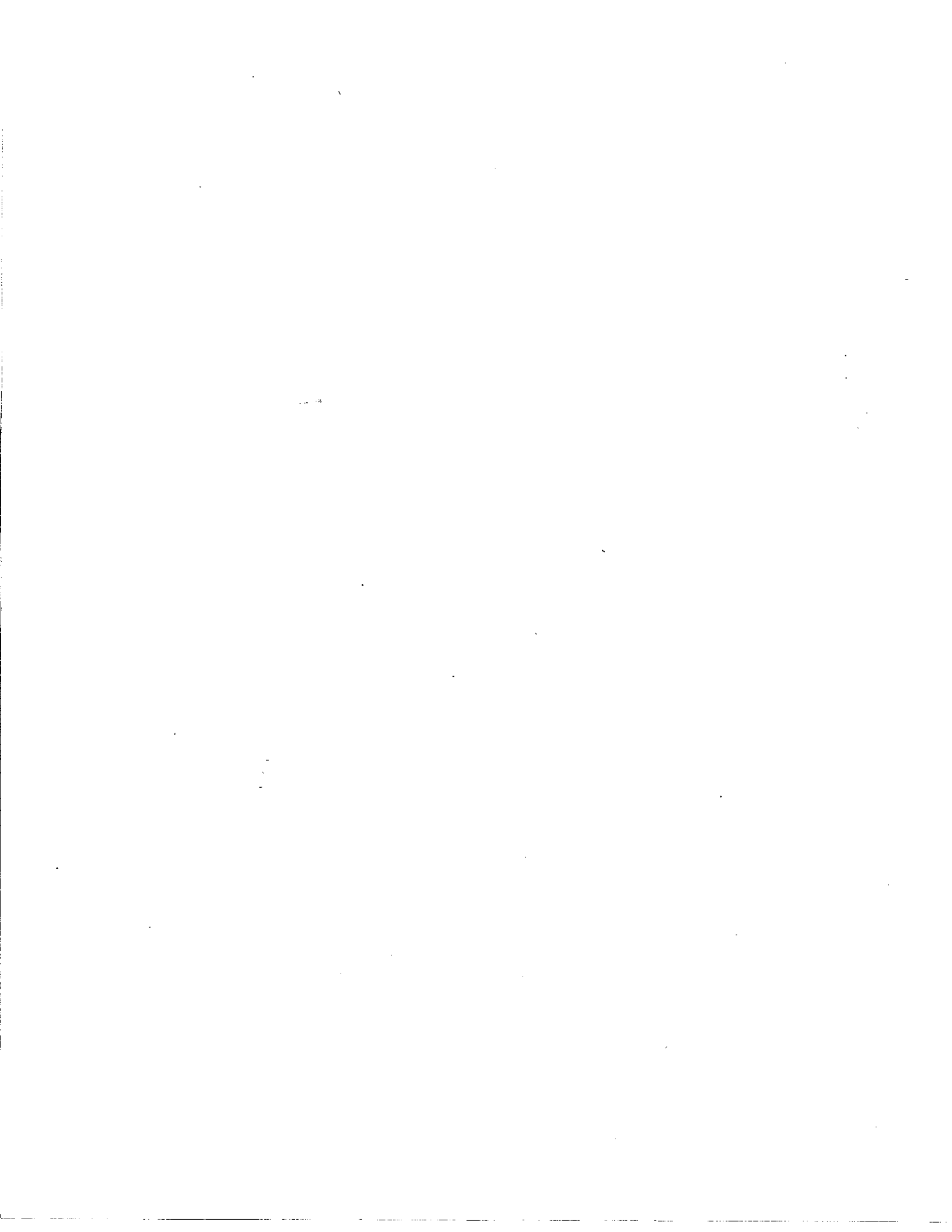


PRINCIPLES  
OF  
BIBLICAL GIVING

**By: William G. Arvan**



P R E F A C E

*"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

Beholding God's faithfulness in fulfilling His promises with regard to Biblical Giving is quite awesome.

One of my earliest recollections of this phenomenon happened in connection with a Missionary Rally at Medicine Lake, MN. The year was 1949. I was almost 25 years of age and a student at the St. Paul Bible Institute, St. Paul, MN. My wife, Pat (expecting), and I had been married for three years. We had **no financial savings**. Our only assets were a 1933 Plymouth car, a few household items, the cash surrender value of a 3 year old \$5,000 dollar life insurance policy and **the three dollars** in our pockets.

As the need for two Bible Training Schools in New Guinea was presented, Pat and I said "Wouldn't it be great to have a dollar investment in each of these schools!?" We left the Rally with **one dollar**.

The next day the meat department head in the super market where I was employed commented, - "Bill, each Saturday night I want to package some of the left over meats for you and your wife." Usually this was a week's supply of meat. The cost? Only a couple of dollars! **Why this?**

*"For with the measure you use, it will be measured to you."*

Luke 6:38

It is now **62 years later** and all the while God's faithfulness has remained "Immutable", changeless.

Recently our church's roof needed replacement to the tune of \$65,000. We gave, on four different occasions, a total of \$510. Shortly after, as the Lord would have it, we received \$914 in an envelope from an anonymous donor. **Why?** Because God is faithful to His Word.

*"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap."*

Luke 6:38

**O, the joy of giving!!**

**The purpose of this teaching** is to guide us, as disciples of Jesus Christ, in understanding and experiencing the **blessings** of God that result from **obedience** to His word concerning **Biblical Giving**.

I have had the **privilege** of teaching this material in a number of churches in the Philippines as well as in Bulgaria, Russia, Serbia, Ukraine and the United States. **The result is always the same**. In new church plants, where Biblical Giving had not yet been taught, **the offerings at least double**. With new believers, who had not yet been challenged to give according to God's Word, **God marvelously cared for them by - "meeting all their needs according to his glorious riches in Christ Jesus."** Philippians 4:19

Also, it is my prayer that this material will be **an asset to pastors, teachers and group discussion leaders** in challenging their constituents to --- "*excel in this grace of giving.*" II Corinthians 8:7

In order to readily comprehend this teaching, the material is written **in the form of Principles and illustrated with personal experiences.**

Group discussion questions are **merely suggestions** to spur thinking. Freely delete, improve and / or add to them.

**All scriptural quotations** are from the New International Version unless otherwise indicated.

This material may be used **in any form** without prior permission.

I deeply appreciate the expertise, time and effort of my grandson, David B. Arvan, and his wife Sarah in preparing this material for electronic transfer.

I lovingly dedicate Principles Of Biblical Giving to **Patricia**, my wife of **65 years**, who shares with me in the **joy of giving**. Expressing thoughts, wording, sentence structure and grammar are her forte. Without her I would have been **miserably inadequate** for this task.

This material was **revised and reprinted** in the Fall of 2011.

**MAY IT BE USED FOR THE GLORY OF GOD.**

William George Arvan

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## PRINCIPLES OF BIBLICAL GIVING

### LAYOUT and DESIGN

The following information will inform you of the **Page Setup** used for Principles of Biblical Giving.

1. **Page Layout** --- Portrait
2. **Paper** --- Width 8 ½ inches and Height 11 inches
3. **Margins** --- Top 0.4 and Bottom 2.5 inches

For **Even numbered pages**  
Left 1.6 inches and Right 0.8 inches

For **Odd numbered pages**  
Left 0.8 inches and Right 1.6 inches

Gutter 0 inches --- Gutter position left

Headers and Footers --- Headers 0.5 inches and Footers 0.5 inches

4. **Printing** --- The pages are laid out for printing them “**back to back**”. If your computer is not able to print pages “back to back”, then download this material onto a “flash drive” and have a printing company print it for you off of the “flash drive”.
5. **Cutting or Trimming** --- For the **finished size** of the booklet, cut or trim 1 inch off of the **right hand side of odd numbered pages** and 2 ½ inches off of the **bottom** of the pages.
6. **Binding** --- Use **Combind** binders or fasteners for binding the book together.  
**Apply the Binder** to the **left hand side** of the **odd numbered pages** – which will be the **right hand side** of the **even numbered pages**.

## PRINCIPLE ONE

### “THE TITHE”

The meaning of the English word tithe is “**the tenth**”, one in ten. It has special reference to giving **one-tenth** of our increase for **God’s use**. It is the manner by which we:

- Subject our material substance to God’s authority;
- Acknowledge that our material substance has come from God’s goodness;
- Worship God with our material substance.

“Throughout the ancient pagan world the right of the power (Deity) to a portion (a **tenth**) of all property was well nigh universally recognized. Clay tablets of Assyria and Egypt dating back as far as 3800 B.C., as well as fragments of Chinese tradition and the lore of India and other lands, furnish conclusive evidence of this fact. The universality of this proportion (a **tenth**) rather than a fifth, or fifteenth, or any other proportion points to a time when the ancestors of those nations lived together and so derived this custom from a common source. If then, we venture **the hypothesis** that God from the beginning taught Adam that it was the duty of man to render a portion of his increase to his Maker, and that portion was not to be less than a **tenth**, then we shall see that the facts recorded in Genesis not only do not contradict such a proposition, but corroborate and strengthen it.”<sup>1</sup>

### PRE-LAW

#### THE OFFERINGS OF CAIN AND ABEL (Genesis 4:1-8; Hebrews 11:4)

Some teach that the Lord rejected Cain’s offering because he did not bring an animal or “**blood**” sacrifice. Others teach that his offering was rejected because he did not bring the “**whole**” tithe of his increase as an offering unto the Lord. The latter interpretation is based on the Septuagint, the Greek translation of the Hebrew Old Testament Scripture in about 285 B.C.

The Septuagint translation of Genesis 4:6-7 reads --- *“And the Lord said to Cain, where for didst thou become vexed, and wherefore didst thy countenance fall? If thou didst rightly offer, but didst not **rightly divide**, didst thou not sin? Hold thy peace.”*

The word divide is from the Greek word “**diaireo**” which means, “to divide” or “to divide into parts,” and also, “to distribute.”

#### Examples:

- In Luke 15:12 the father of the prodigal so “divided his property” – gave **the portion due** to the prodigal son.
- In I Corinthians 12:11 concerning spiritual gifts --- *“dividing to every man severally as He wills”* (KJV). The thought being, from the sum total (whole amount) of all the spiritual gifts, the Holy Spirit divides to each believer the gift or gifts (**the portion**) the Holy Spirit desires him to have.

- In stating that “*By faith Abel offered God a better sacrifice than Cain did,*” Hebrews 11:4 gives evidence that Abel’s offering had to do with **quantity** rather than a type or kind of offering.

According to Strong’s Concordance, the word “**better**” (*pleistos*) means, “the largest number, very large, very great, most.”

W. E. Vine in his Expository Dictionary of New Testament Words states that the word “**better**” (*pleion*) means, “more, greater, the comparative degree of much.”

Therefore it was through bringing **more** (rightly dividing his increase) that Abel was pronounced righteous (*dikaios*).

W. E. Vine relates that the word “**righteous**” is used of persons who observe **right** (*dike*) **rules**, customs, etc., especially in the fulfillment of **duties** toward God.

- Tertullian, in the third century A. D., wrote that “God rejected the sacrifice of Cain because what he offered he did not **rightly divide**.” 2
- The Council of Seville, about 590 A. D., stated “If anyone **does not tithe everything** --- let the curses which God inflicted upon Cain for not **rightly tithing (dividing)**, be heaped upon him.” 3

Therefore, if we accept the interpretation of Genesis 4:1-8 to be that of a “**tithe**”, we see God’s principle of “**tithes**” practiced at the very beginning of the Primeval Age.

ABRAM or ABRAHAM Genesis 14:17-24; Hebrews 7:1-10)

In Abram, we find the first **direct mention** of tithing in the Scriptures. Abram’s experience as recorded in Genesis 14:17-24 happened “With perfect naturalness and without explanation as if it were **already** an accepted and well understood institution.” 4 This was during the Patriarchal Age and approximately 700 years before the **giving of the Law** through Moses.

John D. Freeman suggests the following as a **basis** for Abram’s tithing.

- “Abram tithed because in so doing he recognized an authority **higher** than himself (Genesis 14:20). He gave tithes as a confession of **obligation to God** who had been his helper in time of need (his recent victory in battle).”
- “God chose Abram for the purpose of making known to humanity the **moral principle** involved in giving the tithe to **holy agents and agencies**” (Genesis 14:18-20).
- “Abram gave the tithe as an expression of **love and thanks**. Since he refused to accept any of the captured booty, his tithe must have been paid out of his **own possessions**” (Genesis 14:21-23).

JACOB or ISRAEL (Genesis 28:20-22)

We see in Jacob, a Patriarch and grandson of Abraham, one who had been taught and followed the principle of tithing. Jacob could think of no other way to thank God for His blessings than to vow “*Of all that you give to me I will give you a tenth*” (Genesis 28:22).

#### **IN SUMMARY**

“When we consider the condensed record that we have in the book of Genesis which relates only outstanding



facts of great significance, it is truly remarkable indeed that we have two distinct references to the tithe in this book and in addition what some believe to be an allusion to the tithe in the case of the offering of Cain and Abel. All these facts argue for the significance and importance of this institution which can be traced into the most remote antiquity." 6

## IN CONCLUSION

Let us remember that tithing was not a practice established under the Covenant of Law, but was a principle or a rule of action already in practice by God's people many centuries before the giving of the Law to Moses thus, giving credence to tithing as the minimum standard of biblical giving.

## UNDER LAW

### THE LEVITICAL TITHE (Numbers 18:20-32)

In Leviticus 27:30-33 the tithe is shown to belong to the Lord. "A tithe of everything from the land - belongs to the Lord." "The entire tithe of the herd and flock --- will be holy to the Lord."

The Lord's Tithe was surrendered to the Tribe or Family of Levi (Numbers 18:20-24).

The Tribe of Levi was composed of three sons (families) - Gershon, Kohath, Merari and their descendents (Numbers 3:17). Aaron and his sons were Kohathites and designated by God as the Levitical or Aaronic Priesthood (Numbers 3:1-3 and chapters 16-18). As outlined in Numbers 3:21 - 4:33, the remaining male Levites and their descendents were responsible to assist Aaron in the care of the Tabernacle.

In the division of the Land of Canaan among the twelve tribes the Levites had no inheritance (Nu. 18:20a). They were only allotted, among the twelve tribes, 48 towns with pasture lands in which to live (Joshua 21:1-41). God had promised to be their inheritance (Numbers 18:20b). In so doing He commanded that the tithes that the Israelites presented as an offering to the Lord (The Lord's Tithe) be given to the Levites as their inheritance in return for the work they did while serving at the Tent of Meeting (The Tabernacle). Nu. 18:21

The Lord's Tithe was collected by designated Levites for the whole Tribe or Family of Levi. Then in turn the Levites gave a tithe of the tithes (portion) they had received. These tithes were brought to the Temple Storerooms to provide for the ministry and the ministers, Priests (Aaron's sons), singers, gatekeepers, etc. (Nehemiah 10:35-39).

### THE FESTIVAL TITHE (Deuteronomy 14:22-26)

Three times a year all the men of Israel (with families and servants) were to appear before the Lord in an appointed place. Eventually that place came to be Jerusalem where Solomon's Temple was erected. The three occasions were The Feast of Unleavened Bread which accompanied Passover, The Feast of Pentecost (Weeks), and The Feast of Tabernacles. These were also called Israel's "set" feasts (Exodus 23:14-17; Deuteronomy 12:5-7, 16:1-17). These feasts were a time for rejoicing. Food was provided on these occasions through a tithe of the people (Deuteronomy 14:22-26) as well as free-will offerings (Deuteronomy 16:10, 17).

### THE THIRD YEAR TITHE (Deuteronomy 14:27-29, 26:12-15)

These passages in Deuteronomy seem to teach:

- That a tenth of every third year's increase was to be laid up at home;
- That this tithe was to be shared with needy Levites, strangers, the fatherless and the widow, etc.;
- The object of this tithe was that God might bless the work of the tithe-givers hands. 7

There is some disagreement among authorities as to whether this is really a "third" tithe or not. Some think it may be the second or "Festival" tithe which every third year was devoted for the poor. That it was a "third" tithe seems quite likely from the following testimonies.

- "Besides these two tithes, which I have already said you are to pay every year, the one to the Levites and the other for the Festivals, you are to bring every third year a tithe to be distributed to those in want, to women also that are widows, and to children that are orphans."  
The Life and Works of Josephus
- The Apocryphal Book of Tobit 1:6-8 gives the following insight to the custom of tithing as practiced in 190-175 B. C.. "The tenth part of all my increase gave I to the sons of Levi who minister at Jerusalem (The Levitical Tithe); and the second part I sold away and went and spent it each year at Jerusalem (The Festival Tithe); and the third I gave unto them for whom it was meet (The Third Year Tithe); as Deborah my father's mother had commanded me."

#### IN SUMMARY

If we accept the practice of three tithes under the Law, then the Israelites gave 20% each year for two years and on the third year, 30%. The average would be 23 & 1/3% per year. This was the principle or rule of action concerning tithing under the Mosaic Law.

#### IN CONCLUSION

The Levitical Tithe provided for "ministry" (Numbers 18:21), the Festival Tithe for "celebration" (Deuteronomy 14:26) and the Third Year Tithe for "caring" for the needy (Deuteronomy 14:28-29).

Israel's obedience to the Covenant of Law, of which tithing was a part, resulted in blessing --- "You will be my treasured possession" (Exodus 19:5; Deuteronomy 26:16-19). The King James Version of the Bible translates it as "His peculiar people" meaning, "God round about (us)", and "His special people" (Deuteronomy 7:6).

#### THE NEW TESTAMENT

##### THE TESTIMONY OF JESUS (Matthew 23:23; Luke 11:42)

The only time Jesus Christ mentioned the practice of tithing, He set His stamp of approval upon it.

In Matthew 23:23, while referring to tithing, Jesus said, "This ye ought to have done" (KJV). The word "ought" is an expression of duty. It means, "it is necessary", or "one must."

In Matthew 5:17-18 Jesus states that His intent is to see all the Law fulfilled. This would include tithing. He further teaches that fulfillment would not be in the "letter" but in the "spirit" of the Law, that is, in the attitude of the heart ("The Law says --- but I tell you," Matthew 5:21, 27, 31, 33, 38, 43). It is in this manner that we are to follow the principle of tithing in the New Testament. See II Corinthians 9:7 as an example.

##### THE TEACHING OF THE APOSTLE PAUL

Being a "Hebrew of Hebrews" and a strict Pharisee (Philippians 3:5), Saul (Paul) practiced tithing (Matthew 23:23a).

As an Apostle many of Paul's writings were to Jewish converts or to Gentiles who were proselytes to the Jewish faith. These would have known tithing as a principle in giving to God.

Therefore Paul does not **openly** speak of the tithe but **neither does he condemn it**. Rather, he affirms that New Testament believers **are to provide** for the “ministry” and the “ministers” of the Gospel **in like manner** as the Levitical Tithe provided for the Priests and Levites and their ministry in the Tabernacle / Temple.

*“Don’t you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar? In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel.” I Corinthians 9:13-14*

*“The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching. For the Scripture says, ‘Do not muzzle the ox while it is treading out the grain’, and ‘The worker deserves his wages’.” I Timothy 5:17-18*

(See also the variety of **examples** Paul uses in I Corinthians 9:7-12a.)

#### THE PRACTICE OF THE EARLY CHURCH

As the Third Year Tithe provided for the Levites, the strangers, the fatherless and widows in Israel’s towns (Deuteronomy 14:27-29), so also **the Early Church** cared for the needy among them.

*“Selling their possessions and goods, they gave to anyone as he had need.” Acts 2:44-45*

*There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the Apostles’ feet, and it was distributed to anyone as he had need.” Acts 4:34-35*

#### **IN SUMMARY**

Dr. John Hall’s comment on New Testament tithing is **excellent**. “Leviticus calls **new machinery** into existence (the Law), but it affirms **the old principle of a proportion** (a tithe) for God (Pre-Law). The New Testament **modifies** the machinery (Law), but it does not **abrogate the principle** (a tithe).” 8

#### **IN CONCLUSION**

The principle of biblical giving in the New Testament is still a tithe as it has been throughout all ages. New Testament obedience to this principle as “The minimum standard of biblical giving” also results in blessing even as it did in Old Testament times.

*“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*

## FOOTNOTES

1. --- The Tithe, by George A. E. Salstrand, pages 15 and 22
2. --- The Sacred Tenth, by Henry Lansdell, page 40
3. --- The Grace of Giving, by P. E. Burroughs, page 35
4. --- The Grace of Giving, by P. E. Burroughs, page 6
5. --- More Than Money, by John D. Freeman, page 121
6. --- The Tithe, by A. E. Salstrand, page 24
7. --- The Tithe, by A. E. Salstrand, page 28
8. --- The Grace of Giving, by P. E. Burroughs, page 45

## GROUP DISCUSSION QUESTIONS

- Under the Law, The Lord's Tithe was taken from **the yield in field crops, fruit, herds and flocks**. From what is it taken in **today's world**?
- Under the Law, The Lord's Tithe was **designated** for the Priests and Levites. For what should it be **designated today**?
- Are New Testament believers **obligated** to tithe? Why or why not?
- Is tithing a **just or fair** practice? Why or why not?

## A PERSONAL TESTIMONY

*"You have declared this day that the Lord is your God and that you will walk in his ways, that you will keep his decrees, commands and laws, and that you will obey him. And the Lord has declared this day that you are his people, his treasured possession as he promised, ---."*

Deuteronomy 26:17-18

In 1953, my wife, Pat, and I were already accepted missionary candidates under the Far Eastern Gospel Crusade (FEGC) presently SEND International (SEND). Along with our children, Billy (4) and Jane (1), we were headed for missionary service in the Philippines. At that time I was the Associate Pastor (for youth) at the Oxboro Evangelical Free Church in Bloomington, MN. As such, I had little opportunity for securing missionary support. But as tithers we were God's "treasured possession."

During the ensuing months people would ask, "Bill, are you still headed for the mission field?" "Yes," I would reply. "When are you leaving?" "As soon as God supplies our financial needs."

During the summer of 1954, still without our complete monthly missionary support and outgoing expenses, the Lord led us to set September 30 as the date for terminating our ministry at the church. A farewell was planned for the 19<sup>th</sup>. Within one week God provided all our remaining financial needs. How? Listen!!!

- The church had voted to support us \$150 per month --- approximately one-half of our needed monthly support.
- Monday – September 13  
A seminary student and his wife, Bruce and Marge, came to say goodbye. They left \$100.
- Tuesday – September 14  
A Greek friend, John Pappas, called to say, "Bill, a check is in the mail."
- Wednesday and Thursday – September 15-16  
A former Jehovah Witness attended the Wednesday night Bible study and prayer meeting. During the night the Lord woke her and in effect said, "You have not yet given anything for missionary ministry. Begin now by giving to the Arvans. Thursday morning she came with her gift.
- Friday and Saturday – September 17-18  
Prior to Sunday our Senior Pastor, Chester Hagen, had said that he wanted to provide opportunity for receiving cash donations at our farewell. He and I went "round and round" on this matter for I felt the congregation was already financially stretched. However Pastor Hagen prevailed.
- Sunday – September 19  
An offering basket was available at our farewell. The offering came to over \$500.

"How can these things just happen," you ask? They don't "just happen." They are the result of obedience to God's Word in relation to Biblical giving. Through our obedience to tithing we qualified as God's "special people" (Deuteronomy 7:6) and His "treasured possession" (Exodus 19:5; Deuteronomy 26:16-19; Ephesians 1:14). Praise The Lord, we sailed for the Philippines on November 6, 1954.

William G. and Patricia E. Arvan

## ALL THINGS COME OF THEE

*“But who am I, and who are my people,  
that we should be able to give as generously as this?  
Everything comes from you, and we have given you  
only what comes from your hand”.*

King David in I Chronicles 29:14

All things come of Thee, O Lord,  
and of Thine own have we given Thee.

Attributed to - Ludwig van Beethoven

## WE GIVE THEE BUT THINE OWN

We give Thee but Thine own, what-e'er the gift may be:  
All that we have is Thine alone, a trust, O Lord from Thee.

May we Thy bounties thus as stewards true receive,  
And gladly as Thou bless-est us, to Thee our first-fruits give.

Lyric by: William H. How, 1823-1897

Music from Mason & Webb's *Cantica Laudis*, 1850

## PRINCIPLE TWO

### **“OFFERINGS”**

Offerings differ from tithes.

Tithing is not giving but returning to the Lord what is rightfully His. It is The Lord's Tithe.

Offerings are free-will gifts given in proportion to the blessings received from the Lord (Deuteronomy 16:10, 17). They are an expression of praise and worship, of gratitude and thanksgiving for the gracious way God has provided.

### **OLD TESTAMENT OFFERINGS**

#### THE LEVITICAL OFFERINGS (Leviticus 1:1 – 7:38)

The following descriptions are taken from “Thus Shalt Thou Serve” by C. W. Slemming. They are listed in the order they were observed (6:8 – 7:21) rather than the order presented (1:1 – 6:7)

- The Burnt Offering Leviticus 1:1-17, 6:8-13.  
Symbolism – As applied to the individual, the Burnt Offering represented the complete and entire consecration of the offerer to God. (See also Romans 12:1)
- The Grain (Meal) Offering Leviticus 2:1-16, 6:14-23  
Symbolism – As applied to the individual, The Grain Offering represented the consecration of the offerer's gifts (possessions) and of himself for the service of God.
- The Sin Offering Leviticus 4:1-5:13, 6:24-30  
Symbolism – As applied to the individual, the Sin Offering symbolized Atonement. Death has taken place. The price for breaking God's Commandments has been paid. The offerer is free through expiation (making amends for wrongdoing).
- The Guilt (Trespass) Offering Leviticus 5:14 – 6:7, 7:1-10  
Symbolism – As applied to the individual, the Guilt Offering symbolized restoration upon confession and making amends with the offended person.
- The Fellowship (Peace) Offering Leviticus 3:1-17, 7:11-21  
Symbolism – As applied to the individual, the Fellowship Offering symbolized reconciliation with God and was followed by feasting.  
(See concerning the dedication of the Temple by King Solomon in I Kings 8:62-63.)

The Sin and Guilt Offerings were compulsory and called “Non-Sweet Offerings.” The Burnt, Grain and Fellowship Offerings were voluntary / free-will and called “Sweet Savor Offerings.”

Leviticus 1:9, 2:2, 3:5 – King James Version

### THE MATERIAL OFFERINGS (Exodus 25:1-9; 35:4-10, 20-29)

In the offerings collected for the building of the Tabernacle in the Wilderness we see the following principles:

- They were **free-will offerings** (35:29b) given by **anyone** who was willing (35:5b, 21a, 22, 26, 29a) and whose **heart** prompted them to give (25:2; 35:21b).
- They were given from the persons **own possessions**.

## PAUL'S NEW TESTAMENT APPLICATIONS

### THE MACEDONIAN MODEL (II Corinthians 8:1-5)

*"Brothers, we want you to know about the grace that God has given the Macedonian churches" (Philippi, Thessalonica and Berea). 8:1*

**Grace**, as used in 8:1, refers to the **effects** of saving grace. The Macedonian churches had truly received God's grace of salvation in Christ. Now, the **effect** of God's grace is seen in a practical way through their **act of grace in giving** which the Apostle Paul exhibits as a **model** for the Corinthian church to follow.

#### Their Attitude

- In keeping with God's will, they **gave themselves** to the Lord first (8:5) and then to **Paul** for the work of the Gospel. Philippians 1:5; 4:14-16
- They gave with **joy** (8:2) --- **exceeding measure**, above the ordinary.
- They gave **entirely on their own** (8:3) --- no urging, no pressure, no begging.
- They urgently pleaded for the **privilege** of sharing (8:4).

#### Their Rich Generosity

- Out of the **most severe trial** (persecution – I Thessalonians 1:6, 2:14, 3:1-5; II Thessalonians 1:4; Philippians 1:27-30), and **extreme** (deep) **poverty** (extreme means, "down to the bottom" 8:2), they gave as much as they were **able**, and **even beyond** their ability (8:3).

We estimate giving by the **size of the gift**. God estimates it by **the size of the balance**.

### THE CORINTHIAN CHALLENGE II Corinthians 8:6 - 9:15

*"See that you also excel in this grace of giving" (8:7).*

Previously, the Apostle Paul had challenged the believers in Corinth to gather collections (gifts / offerings) for God's people at Jerusalem (I Corinthians 16:1-4). This they **promised to do** (9:5) but had **not yet accomplished** (8:6, 10-11, 9:1-5). Now, using the Macedonian churches as a "**model**", Paul **challenges** the church in Corinth to "*Also excel in this grace of giving*" (8:7) in order to complete this "**service**" (9:1), this act of "**grace**" (8:6) **to the saints at Jerusalem**.



Through the *“surpassing grace God had given them”* (the Corinthian church – 9:14), they, like us, are to ---

### Prove

- The sincerity (genuineness) of their love for God (8:8, 24).
- Their obedience to the Gospel (9:13). Obedience is a military term meaning “to subject to”.

### By Giving

- According to what they possessed (8:12-15).  
Proportionate giving in keeping with one’s income (I Corinthians 16:2).
- According to their desire, their choice, or decision (9:7).  
Not reluctantly (unwillingly or struggling against);  
Not under compulsion (no one forcing them);  
But cheerfully (with readiness of mind);  
And generously (liberally, bountifully) (9:5, 13).

### Gifts – Offerings – Collections

II Corinthians 8:19, 20, 9:1-2, 5, 9

#### **IN SUMMARY**

Offerings are not tithes nor are they even commanded (II Corinthians 8:8). They are **free-will gifts** given in **proportion** to the abundance with which God has **blessed us** (Deuteronomy 16:10, 17; I Corinthians 16:1-2; II Corinthians 8:11-12).

Offerings express **gratitude** for the **gracious way** God has dealt with us.

Offerings / gifts are “**graces**” - the effects of God’s saving grace seen in a **practical way** through the lives of those who love and obey Him (II Corinthians 8: and 9:).

Offerings are “*A fragrant, acceptable sacrifice, pleasing to God*” who in turn, “*will meet all your needs according to his glorious riches in Christ Jesus*” (Philippians 4:18-19).

#### **IN CONCLUSION**

We learn to obey God through tithing. We learn to love, worship and praise God through free-will gifts and offerings. We offer ourselves first, and then from what we possess. Remember,

*“No man should appear before the Lord empty handed.”* Deuteronomy 16:16

### **GROUP DISCUSSION QUESTIONS**

- In what ways do offerings **differ** from tithes?
- How is **the amount** of any particular offering / gift **determined**?

- What part does **attitude** play in the giving of offerings / gifts?
- Is it possible to give an offering / gift to God **before** one gives his tithe to the Lord?  
**Why or why not?**

## PERSONAL TESTIMONIES

*"It was good of you to share in my troubles."*  
The Apostle Paul – Philippians 4:14

Our first term of service in the Philippines (1954-1959) was **financially difficult**. Monthly support for a family of four was somewhere near \$300 ... that is, if donors fulfilled their pledged support. One month we received only \$30. On that occasion a letter arrived from **Chad and Pat Stendal**, members of our home church. Chad worked for the Army Corps of Engineers and, as a light plane pilot, gave me my **one and only** taste of aerobatics. The essence of their letter was ---

"As we **prayed** for you today during family devotions, we sensed you were in need.  
Consequently the Lord laid on our hearts to send you **the enclosed \$25.**"

**Praise The Lord.** Think of the **incredible timing** in order for the Lord to have that gift in our hands 8,000 miles away at the **exact time** we needed it. Especially when factoring in the unpredictable Philippine Postal Service.

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During the same period of time (1954-1959) I had occasion to go to the National City Bank of New York which was located in the Port Area of Manila. Upon entering the bank I noticed **Gordon Swanson**, a member of our mission & my classmate at St Paul Bible Institute. Gordon and Helen and their four children were **no strangers** to financial difficulties having lived at times on **rice and fish** as their basic diet. Gordon was awaiting service in one line and I in another on the opposite side of the bank. Consequently **we never spoke**. However, as Gordon was leaving the bank, he saw my reflection in the bank's large glass doors. He did an "**about face**," approached me and handed me **\$50**. In amazement I asked "Gordon, why this?" His reply, "**I sensed you were in need of financial help.**"

Think again of the **incredible timing** in order for the Lord to have "pulled this off." Considering Manila's erratic public transportation - that Gordon lived one and one-half hours **south** of Manila, and I forty five minutes to the **north** - think of the awesome working of God to have Gordon meet me **in the same place on the same day and hour** with a love gift for my family's need. **P.T.L.**

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The most **humbling gift** my wife, Pat, and I have ever received was from **Gladys Jensen**, a retired nurse who lived in an inner-city apartment building with its accessories of broken windows and doors and litter strewn hallways. Gladys gave her time and self in ministry to her alcohol and drug dependent neighbors. One night after a prayer meeting we took Gladys home. Although she assured me she was unafraid, I persuaded her to allow me to walk her to her apartment door. She thanked me and then said, "**Wait just a moment.**" She returned carrying a beautiful antique **German ceramic serving bowl** along with a **hand full of coins** which she placed in my hands and said, "**Use this where needed in your ministry.**" Talk about the "**widows mite**" (Luke 21:1-4)!! Here was a modern application of it. Like the Macedonian churches, Gladys Jensen's --- "**Extreme poverty welled up in rich generosity**" (II Corinthians 8:2). **P.T.L.**

*"I have received --- the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God."*  
The Apostle Paul --- Philippians 4:18

William G. and Patricia E. Arvan



## PRINCIPLE THREE

### **“STEWARDSHIP”**

A “**steward**” is a person or servant who **is entrusted** with the **affairs** or **goods** of another.  
See Genesis 39:1-4 as an example of this truth.

“**Stewardship**” is the management or overseeing of that which was entrusted so that the purpose for which it was entrusted is fulfilled. (See Genesis 39:5-6a)

A Christian steward is entrusted with the responsibility of carrying out God’s will and purpose in this present world, that is, world evangelization.

### **THE STEWARDSHIP OF TALENTS** Matthew 25:14-30

A parable places two things side by side and through comparison draws applications and conclusions.

The Parable of the Talents is about the **Kingdom of Heaven** and its completion. This is understood by the “man” or “master” (Jesus Christ) who is going on a journey; his servants (Christ’s servants / stewards who carry on in his absence (25:14); and the master’s (Christ’s) future return (25:19).

In this parable, talents are referred to as “property” (25:14), “money” (25:15, 16, 18, 27), and “things gained” (25:16, 17, 20, 22, 27).

In New Testament times, the Roman-Attic Talent was comprised of 6000 Denarii. A Denarii was equal to a day’s wages. When dividing 6000 by 365 we discover that a Roman-Attic Talent was the equivalent of more than 16 years of wages. Multiplying that by 5 talents it equaled 80 some years of wages and by 2 talents some 32 years of wages. When we think of the enormous value of the Roman-Attic Talent, and Christ’s exceeding confidence in His servants to manage this wealth so that the Kingdom is completed when He returns, it is awesome, --- mind boggling.

The parable presents four insightful truths which apply to us as Christ’s servants / stewards.

- **Responsibility**  
Christ has entrusted his possessions to us according to each one’s ability (25:15).
- **Management**  
We, as Christ’s servants, are to oversee or manage His possessions according to His instructions (25:16, 17, 20, 22, 27).
- **Accountability**  
When Christ returns we will be held accountable (25:19).
- **Rewards**  
Obedient - faithful servants will be rewarded (25:20-23, 29a).  
Disobedient (wicked, lazy, worthless) servants will suffer loss (25:24-28, 29b-30).

## THE STEWARD'S ATTITUDE TOWARDS POSSESSIONS

In the management of possessions, four "attitudes" are to be observed.

- **Everything a steward possesses has come from God and belongs to God**

*"What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?"* I Corinthians 4:7b

*"There is but one God, the Father, from whom all things came — and there is but one Lord, Jesus Christ, through whom all things came."* I Corinthians 8:6

- **What God provides a steward is only entrusted to him. He is accountable to God for its use.**

*"Now it is required that those who have been given a trust must prove faithful."* I Corinthians 4:2

Rich DeVos, Co-founder of Amway Corporation states, "I don't have a problem with my riches because I don't consider that they're mine. They have been given to me to use. I am the current steward of them, and will be held accountable for how I dispose of them."

Million Dollar Living Room, By: Van and Sterling Krause

- **From all that God entrusts to a steward, tithes and offerings belong to God.**

Tithing is not personal giving. It is simply returning to God what rightly belongs to Him. It is the Lord's Tithe. It is holy (set apart) to the Lord. Leviticus 27:30-34

Offerings are an expression of worship, praise, and thanksgiving for the gracious way the steward's master has provided for him. Stewards never worship with "empty hands." Worship that is "empty handed" is not true worship. Deuteronomy 16:16-17; Psalm 96:8

- **From all that the Lord entrusts to a steward, the Lord's Tithe and the steward's offerings come from the first** (the "first fruits" -- Leviticus 23:9-14; Deuteronomy 26:1-4, 9-10) **and from the best** (Numbers 18:29).

### ILLUSTRATION

Once upon a time there was a man who had nothing --- and God gave him 10 apples. God gave him the first three apples to eat. He gave him the second three apples to trade for shelter from the sun and rain. He gave him the third three apples to trade for clothing to wear. God gave him the tenth apple so that he might have something to give back to God to show his gratitude for the other nine. The man ate the first three apples. He traded the second three for a shelter from the sun and rain. He traded the third three for clothing to wear. Then he looked at the tenth apple --- and it seemed bigger and juicier than the rest. He knew that God had given him the tenth apple so that he might return it to God out of gratitude for the other nine. But the tenth apple looked bigger and juicier than the rest. And he reasoned that God had all the other apples in the world -- so the man ate the tenth apple --- and gave back to God --- the core.

God has given you enough "apples" to supply your needs -- plus one with which you may show your gratitude to Him. The choice is yours. Will you return to God the largest and juiciest of your apples --- or only the core? (Department of Stewardship -- Mennonite General Conference)

## IN SUMMARY

Every believer is a servant / steward of Jesus Christ and as such is **accountable** for the financial resources (talents) **entrusted to him**. Proper **management** will provide sufficient material resources for the **completion** of the Kingdom of Heaven / God (through tithes and offerings) **as well as the servants / stewards needs**.

## IN CONCLUSION

Jesus said, *"No servant 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."* Luke 16:13

(See all of Luke 16:1-15)

## GROUP DISCUSSION QUESTIONS

- What is the **difference** between a "steward" and a "stewardship?"
- In the Parable of the Talents, **who** are Christ's servants / stewards?
- What is the **determining factor** in the amount of responsibility given a servant / steward?
- Which of the four "**attitude**" principles do you think is the most difficult to keep **focused on**?

## A PERSONAL TESTIMONY

**May, 1959**

My wife, Pat, and I, along with a number of other missionaries, were praying in the chapel at FEBIAS, the Far Eastern Bible Institute and Seminary, near Manila. This school was envisioned on September 21, 1945 by American Christian servicemen serving in the Philippines during WW II. Classes began in 1947. Now, **12 years later**, God had given the faculty a desire to pray for **expansion**. Included in this prayer was a desire to see an **enrollment** of 250 students, a **graduation** class of 50 and **\$10,000** toward a new administration / library building, dining hall, deep well, in addition to a triplex for faculty housing. **Claiming Psalm 67:1-2**, God assured us that this would all be **fulfilled**.

As we knelt there that day, Pat and I **committed ourselves** to see the \$10,000 raised during our up-coming furlough (home service). We promised the Lord **three things**:

- Wherever the Lord opened doors for speaking opportunities we would **share this vision** for expansion.
- We would be responsible for all our **travel expenses**.
- We would not accept money for our **personal needs**. All gifts and offerings would go directly towards the **\$10,000 goal**.

This was **no small commitment**. On one promotional trip I would be away from home for two months. Our family of four would have to make it on \$300 - 350 per month. But then, as now, God always provides for obedient servants. **How? In His own ways!**

- While at a missionary conference in Rome, GA, a Mr. Hufstetler purchased **new re-capped tires** for my car saying, "Bill, you will never make it back to Minnesota on these old tires."
- Over lunch, after a morning service in Atlanta, GA, a Dr. White said, "God laid it on my heart to give **\$1,000** for this project," and then proceeded to hand me a check in that amount.
- In Austin, MN, the Missionary Fellowship, Inc. gave **\$1,200** for the faculty triplex.
- In Minneapolis, MN, a Mr. and Mrs. Krause had a **\$500** check prepared before I ever shared the expansion vision with them.
- The Vacation Bible School in our home church donated a **144 piece "Melmac" dinnerware service** for "Faith Hall," the new student dining hall at FEBIAS.
- In corresponding with a submersible pump company about their product, they responded, "We will furnish you with the needed water pump - **free of charge**."

We returned to the Philippines in May, 1960 with **\$10,000 in cash and kind**. All raised through the efforts of Far Eastern Gospel Crusade personnel. **And by the way, all our personal needs were met as well!!! PTL**



## PRINCIPLE FOUR

### **“CURSE or BLESSING”**

In the Book of Deuteronomy (Deutero means second) Moses instructs the **second generation** of those who came out of Egypt in regard to the Law (Commandments) previously given at Mount Sinai (4:44 – 26:19). The second generation were those **19 years of age and younger** at the time they came out of Egypt (Numbers 14:29). The last part of the instruction concerned **tithes and offerings** (Deuteronomy 26:1-15).

In chapters 27-28, Moses set the stage for a **drama** which was to be enacted when the children of Israel entered the promised land of Canaan. The setting would be **Mount Gerizim** to the south and **Mount Ebal** to the north. The Levites, standing in the valley between the two mountains, were to **read** the Law of Commandments to all the nation of Israel. On Mount Gerizim, six tribes of Israel were to act as “**blessers**” and on Mount Ebal, six tribes were to act as “**cursers**” in confirming the Law to be God’s Covenant with them (Deuteronomy 27:1-13). Those who would keep the commandments were to be **blessed** (Deuteronomy 28:1-2). Those who would violate the commandments were to be **cursed** (Deuteronomy 28:15).

It is from **this drama** that we begin to **understand** Principle Four. **Disobedience** to God’s principle of tithes and offerings, which was part of the Law of Commandments, **brings a curse: obedience a blessing.**

It is this **drama** of “**blessings**” and “**curses**” that the **Prophet Malachi** had in mind as he wrote his “*Oracle: The word of the Lord to Israel through Malachi*” (Malachi 1:1).

### **THE CURSE**

The Prophet Malachi states that **four things** happen when God’s people **do not tithe**. He shares these with us in 3:7-10a.

- **Fellowship With God Is Broken** --- 3:7

*“Return to me, and I will return to you says the Lord Almighty.”* If a person is admonished to, *“Return to the Lord,”* there must be a **separation** between that person and the Lord. This separation in a believer’s life is referred to as a **broken fellowship with God**.

Malachi further teaches that this separation or broken fellowship comes about from **turning aside** from God’s laws (rules or principles). God’s principle in giving, throughout the ages, is a **tithe**. Those who turn aside from **this principle** experience a **broken fellowship with God**.

- **They Become Robbers Of God** --- 3:8-10a

**“Robbing” God** was and can be done in **two ways**.

**First**, by not bringing the “**whole**” tithe. Those who do not bring the whole or complete tithe are robbing God in the sense of a **thief**. They are **taking what rightfully belongs to God**.

**Secondly**, the word rob or robbing as used in Malachi 3:8-9 comes from the Hebrew word “*qaba*” (kaw-bah) meaning, “**to defraud**.” We **defraud** through **trickery, cheating, deception, etc.**

Malachi illustrates this in chapter 1:6-8 and 1:12-14. The Priests were bringing defiled bread and animals as an offering instead of the unpolluted and unblemished as required by the Law of Commandments (Leviticus 1:1 – 4:35).

We rob or defraud God when we do not tithe from the first and the best of all we possess.  
P.S. - Remember the 10 apples!

- **They Are Under A Curse** --- 3:9

The “curse” referred to by Malachi means, “out from under the sacred or consecrated.” The “doom” (curse) God pronounces upon those who do not follow the principle of tithing is that they are no longer under the direct care or provision of God. By not tithing, believers take themselves out from under God’s care and blessing, and the burden of providing becomes their own responsibility.

Remember the “blessers” and the “cursers” in Deuteronomy 27:1 – 28:68! Moses said, “If you will not obey to do all of His commandments (of which tithing is a part), curses will come” (28:15 KJV). Chapter 28:38-40 illustrates the “curse” as it refers to the land and crops from which tithes and offerings were to be given. Disobedience brought the “curse” of non-care or protection of the crops.

Although New Testament believers are not “under law” we must always remember God’s principle. Throughout the ages tithing has been God’s principle in relation to Biblical giving. Those who walk in disobedience to this principle, no matter when they lived, will not be blessed by God. In this sense, all who are disobedient are under the “curse.”

- **The Work Of God Lacks Provision** --- 3:10a

The word “food” (3:10) refers to provision or supply for the work of the Lord. Tithing is God’s principle for financing His work. Nehemiah, a contemporary of Malachi, illustrates what happens when God’s people do not tithe (Nehemiah 13:10-14).

When Old Testament children of God were disobedient to God’s principle of tithing, Nehemiah says the Levites and singers were forced to work the fields for their living. Consequently, the house or work of God was forsaken. Only when tithing resumed did the work resume.

When New Testament believers are disobedient, the worldwide proclamation of the Gospel suffers. Remember, Christians are stewards to whom God entrusted the Gospel message (II Corinthians 5:14-21) as well as the “talents” (money - resources) to finance its proclamation (Matthew 25:14-30).

## THE BLESSING

Deuteronomy 26:1-19 is a beautiful passage of Scripture which expresses how God blesses or honors those who walk in obedience to Him. The child of God, after having done all that God commanded concerning the “Third Year Tithe” (26:12-14), could then look to his heavenly Father and say, “Bless your people --- and the land --- as you promised on oath to our forefathers” (26:15). And God replied, You have declared (by your obedience) that the Lord is your God (26:17), and the Lord has declared that you are His people, His treasured possession (26:18). This “specialness” is seen in verse 19 where God promises that these people

were to be *“Set high above all nations in praise, fame and honor (blessing).”*

For those who have **not yet experienced** the blessings which come as a result of obedience in tithing, the Lord **urges them** to **“test”** Him. The Hebrew word translated “test” is *bachan* (baw-khan), and means, “to investigate, to prove, to try.” The Lord’s **challenge is** --- put His Word to the test, try His way in giving, and see if He *“Will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it”* (3:10). See also II Chronicles 31:2-19.

In chapter 3:10-12, Malachi relates what happens when God’s people **do tithe**.

- **God Blesses Them** --- 3:10

The word “blessing”, *berakah* (ber-aw-kaw), in Hebrew, means “to benefit, to prosper.” “Blessing”, as used here, is the **opposite** of “curse.” “Blessing” is to be under **the care and provision** of God. Malachi pictures this blessing as though the floodgates of heaven were opened, and God rained down benefits and prosperity.

To the agricultural people of the Old Testament, Malachi illustrates God’s care and provision in **two practical ways**.

**First**, God says, *“I will prevent pests from devouring your crops”* (3:11a).

“Prevent”, *gaar* (gaw-ar in Hebrew), as used in 3:11 means, “to check, to force back.”

“Devouring”, *akal* (aw-kal in Hebrew), means “to eat, consume.”

God’s blessing upon these Old Testament agricultural tithers was that He would **care** for their crops. If any pestilence or plague attempted to **“eat or consume”** their crops, God promised to **“check it, to force it back.”** God acted on their behalf as an **“insecticide” husband-man** so that their field crops would not suffer loss.

**Secondly**, God promised that *“The vines in your fields will not cast their fruit (before their time).”*  
3:11b

“Cast”, *shakol* (shaw-kole in Hebrew), means “to miscarry, to suffer abortion.”

The blessing God promised was to **care** for the **maturing** of their fruit. The fruit **would not “miscarry”** (fall to the ground) but come to **full maturity** on the vine or branch and thereby, be the **choicest** of fruits.

- **They Are Called Blessed** --- 3:12

The blessing of God was so **evident** throughout their **“delightful land”**, that nations round about called tithers **“blessed”** (3:12).

“Delightful”, *chephets* (khay-fets in Hebrew), means “to incline to, to desire,”

“Blessed”, *ashar* (aw-shar in Hebrew), means “happy, prosperous, progressive.”

The **care and provision** of God upon those who tithe is so **evident** that it cannot be **overlooked**.

*“Hezekiah ordered the people living in Jerusalem to give the portion due the priests and Levites so they could devote themselves to the Law of the Lord. As soon as the order went out, the Israelites generously gave the first fruits of their grain, new wine, oil and honey and all that the fields produced. They brought a great amount, a tithe of everything. The men of Israel and Judah who lived in the towns of Judah also brought a tithe of their herds and flocks and a tithe of the holy things dedicated to the Lord their God, and they piled them in heaps.”*

*--- When Hezekiah and his officials came and saw **the heaps**, they praised the Lord and blessed his people Israel. Hezekiah asked the priests and Levites about **the heaps**; and Azariah the Chief priest, from the family of Zadok, answered, “Since the people began to bring their contributions to the temple of the Lord, we have had enough to eat and plenty to spare, because the Lord has blessed his people, and **this great amount is left over.**” II Chronicles 31:4-6 and 31:8-10*

#### **IN SUMMARY**

Although **occupations** have changed so that few people today are **agriculturists** as compared to Old Testament times, yet, **in principle**, God’s promise remains the same. **God will bless those who are obedient in tithes and offerings.**

#### **GROUP DISCUSSION QUESTIONS**

- Does Malachi 3:10 teach a “prosperity” gospel? Why or why not?
- How closely is fellowship with God tied to tithing?
- In our study, what determines a “curse” or a “blessing”?
- Describe a “floodgate” and apply it to Malachi 3:10

## A PERSONAL TESTIMONY

*"Test me in this (tithes and offerings) 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*

Each time my wife, Pat, and I drove past the oak-studded **Windwood Condominiums** located at 7500 Cahill Road in Edina, MN, we would comment to ourselves, "Wouldn't it be wonderful to live in a place like that someday!" Eventually we would.

We had known Mabel Holmberg since we were young people. Her daughter, Nadine, and husband Austin Chapman, had supported us during our entire missionary career. Upon Mabel's decease in August, 1984 the family agreed that memorials should go towards our retirement needs. Nadine and Austin wrote, "**We are hoping for \$2,000.**" In actuality, it amounted to **\$9,000** and through accumulative interest grew to nearly **\$12,000** by the time we retired in 1990.

1990 was a "**buyers market**" for condos in the Minneapolis, MN area so we decided that was the direction we should go. The first "**For Sale**" advertisement we responded to was condo #113c at the Windwood Condominiums. **Coincidence? No, God's sovereignty.** The asking price of \$73,000 was out of our reach. We countered with \$65,900. "No deal!" Two weeks later the phone rang. "Do you still want the Windwood Condo," our realtor queried? "Yes, but at our price." After closing costs, applying the Mabel Holmberg memorial fund plus a \$400 gift from our realtor and some savings, the condo was ours with only a \$38,000 mortgage.

**End of story? No,** God continued to pour out blessings. The condo was **completely furnished** from carpet to appliances, from furniture to wall hangings and the mortgage reduced to now just \$28,000. All from a couple who love the Lord, and use their financial resources for His Glory.

In discussing financial retirement needs with other Philippine Missionaries, they would frequently ask, "Bill, are you and Pat going to make it in retirement?" Our answer was always, "**God has and will provide for us.**"

**Obedience in tithes and offerings opens the windows of blessing. PTL**

William G. and Patricia E. Arvan

## **THE PARABLE OF THE RICH FOOL**

**Luke 12:15-21**

Then Jesus said to them,

*"Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."*

And He told them this parable:

*"The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.'"*

*"Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods'.*

*And I'll say to myself, 'You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.'"*

*"But God said to him, 'You fool!!' This very night your life will be demanded from you, Then who will get what you have prepared for yourself?'"*

*"This is how it will be with anyone who stores up things for himself but is not rich toward God."*

**What will it be? A CURSE or a BLESSING?**

## PRINCIPLE FIVE

### “SOWING and REAPING”

#### BACKGROUND

A year prior to the time alluded to in II Corinthians 8:10, 9:2, the Apostle Paul had **challenged** the church at Corinth, as he had the Galatian churches, to send **financial aid** to the church at Jerusalem (I Corinthians 16:1-4). This they had **promised** to do (II Corinthians 9:5) but had **not yet done so** (II Corinthians 8:11). It is with this background in mind that Paul **urges** these believers to **complete** what they began a year ago to do (II Corinthians 8:6). In so doing Paul uses the principle of “**Sowing and Reaping**” --- spiritually applying it to **Biblical Giving** (II Corinthians 9:6-15).

#### SOW BLESSINGS

*“Whoever sows sparingly will also reap sparingly”* (II Corinthians 9:6a).  
Sparingly means, “*to refrain from doing something (properly or correctly)*”.

*“Whoever sows generously will also reap generously”* (II Corinthians 9:6b).  
Generously means, “*with blessings*” --- “*that blessings may accrue.*”

Reaping follows sowing. By sowing **properly** a farmer is “**blessed**” with a good yield . So also those who **give properly** (tithes and offerings) **reap blessings**. Therefore, sow “**blessings.**” As you have been **blessed** through the Gospel, so **give** in order that the Gospel will **bless** others also.

#### DECIDE HOW MUCH OF A BLESSING YOU WANT TO BE.

*“Each person should give what they have decided (purposed) in their heart to give”* (II Corinthians 9:7) --- that which the heart brings forth.

- According To Your Ability II Corinthians 8:3

Consider your **abundance** - II Corinthians 8:12, 14

There is a **reason** behind God’s blessing us --- it’s that we may be a **blessing to others**.

Consider your **love** for God and others - II Corinthians 8:8, 24

Consider **sacrificing** – II Corinthians 8:3

If the Macedonians could **give beyond their ability**, so can we. They were **living** in poverty at the time, but were still **willing** to give.

Consider **better management / stewardship**.

Who among us could not **revise** our budgets, our priorities?

Consider **unexpected income**

God sometimes provides a totally **unexpected blessing** so we can **pass on blessings** to others.

Consider **creativity**

Many of us could **think of some ways** to provide extra money. How about having a **garage or rummage sale?**

Recently a cooperative garage sale at a shopping mall in Minneapolis, MN grossed over **one-half million dollars**.

- **Beyond Your Ability** II Corinthians 8:3

Consider an **“Adventure of faith”**

We need to **stretch** our faith to give more than we think we can.

## TRUST GOD TO PROVIDE

- **For Ministry** II Corinthians 9:8-11

*“And God is able to make all grace abound towards you, so that in all things at all times, having all that you need, you will abound in every good work.”* II Corinthians 9:8

In 9:8, **abound** means, “to be abundantly furnished – to provide a person with an abundance out of which he can be generous (sow blessings).”

*“You will be made rich (enriched) in every way so that you can be generous (liberal) on every occasion.”* II Corinthians 9:10-11

As God’s **grace** continually furnishes all that we need, we are continually able to support the **ministry needs** of the Gospel.

- **For Personal Needs** Philippians 4:19

Philippi, one of three Macedonian churches, was a **ministry partner** with the Apostle Paul (Philippians 1:5). On numerous occasions they had **aided** Paul financially and materially (Philippians 4:10-18). With this in mind, Paul assures the believers at Philippi, **along with all who partner with God in ministry**, that God will care for their personal needs (Philippians 4:19).

*“--- God will meet (supply) all your needs according to his glorious riches in Christ Jesus.”*

The verb **“will meet”** (supply) means, **“to make full, to fill to the full”** --- every need.

*“Give, and it will be given you, ---*

*A good measure, --- (fair, honest, worthy measure)*

*Pressed down, --- (the character of the measure given in return)*

*Shaken together --- (to agitate, shake while filling)*

*And running over, --- (overflowing)*

*Will be poured into your lap.*

*For with the measure (measuring device) you use (to give with),*

*It will be measured to you.”* Luke 6:38

## IN SUMMARY

Galatians 6:7 says it so well. *“A man reaps what he sows.”*

*“Whoever sows generously (with blessing others in mind) will also reap generously (blessings).”* II Cor. 9:6b



## GROUP DISCUSSION QUESTIONS

- In natural seed sowing, what is needed in order to produce the greatest yield?
- In Biblical seed sowing (giving), what must one do in order to “reap generously?”
- Do you think a Christian could ever be “too generous?” Why or why not?
- What role does God’s grace play in biblical giving? II Corinthians 9:8
- In your life, what steps do you think are necessary for you to take – in order to become a more “generous giver?”

## A PERSONAL TESTIMONY

### What pure delight to “sow generously (blessings).” II Corinthians 9:6

As a young Christian, whose financial assets were all **but nil**, I would often dream of listening to a missionary or Christian worker presenting a need and then being financially able to write out a check for \$5,000 saying, “**I can supply that need.**” My wife, Pat, and I have yet to write a check for the Lord’s work in that amount, but we do know the joy of “**sowing blessings.**”

Our regular monthly retirement income (first half of 2001) was \$1,946 which along with tax rebates and occasional gifts from preaching, funerals, etc. probably reached a little over \$2,000 per month. After returning the tithe to the Lord, which went **entirely** for the ministry of our local church, we were free to “**sow blessings.**”

One of our joys comes from considering how much of a **blessing** we want to be. Listen in on our conversation. “**Bill, how much do you think we should give,**” asks Pat? “**Whatever amount you are thinking of,**” I would reply. Invariably it will be the **same amount**. Sometimes we even **write our amounts** on separate pieces of paper and then compare notes. Most generally the amounts **will be the same**. Presently we have the joy of “**sowing blessings**” in Latvia, Ukraine, South and Central America, Chicago, IL and Minneapolis, MN through **regular support** of missionaries and Christian workers serving in these places.

Another aspect of our joy is in giving one-time **special need** gifts. Nestor and Elizabeth Bables were “**special.**” They had met, fallen in love, and married in a church we helped start in the Philippines. Their marriage however was **filled with sadness**. Three previous pregnancies **resulted in still births and left them childless**. Now, in 1979, Elizabeth was pregnant once again. As Pat and I considered their plight, we concluded that for this pregnancy Elizabeth should have pre-natal and delivery care from a well qualified obstetrician. We also concluded that God wanted us to “**sow a blessing.**”

Being overseas, our Christmas gifts were normally cash amounts. We therefore pledged that our 1979 Christmas gifts would be used for Elizabeth’s pre-natal and delivery expenses. The “**blessing**”?, -- a **beautiful petite baby girl** born in January, 1980. **Her name? Patrica!**

In 2001, our one-time **special blessings** helped our granddaughter as a summer worker in Bosnia, contributed towards the construction of a church in Kiev, Ukraine and in Khabarovsk, Far East Russia, and also the construction of a Bible College in the Philippines.

**O, what pure joy** to experience God’s Grace “**abounding**” towards us so that we are able to “**abound unto every good work**” (II Corinthians 9:8) and to “**be generous on every occasion**” (II Corinthians 9:11). PTL

William G. and Patricia E. Arvan

## PRINCIPLE SIX

### **“FAITH PROMISE GIVING”**

The following article from Grace Church at Eden Prairie, MN, explains **Faith Promise Giving**. It is written from the standpoint of Missionary Ministry. However, the underlying principles are applicable to any project or ministry.

Grace Church of Eden Prairie, MN, New Hope Evangelical Free Church of New Hope, MN and Wooddale Church of Eden Prairie, MN, all with million dollar missionary budgets, use Faith Promise Giving for funding their missionary ministry.

It is my prayer that these Principles of Faith Promise Giving will spur you and your church to greater giving.

#### **WHAT IS FAITH PROMISE GIVING?**

A “**Faith Promise**” is an “**agreement**” we make with God in giving to missions. It is a “**promise**” because of a commitment to provide a certain amount over a specific period (usually a year) for missions. It requires “**faith**” because we are trusting God to provide these funds in various ways.

#### **WHAT DOES THE BIBLE SAY?**

We are God’s people who have come to Him in **simple faith** and who operate in **simple faith**. He has a **purpose** - world evangelism. He has a **method** - His children giving and going. He has a **resource** - our simple obedient faith which makes us willing to give even when it requires sacrifice. But our faith is no match for His faithfulness when we are promised that God will provide all our needs (Philippians 4:19).

Faith Promise is based on several solid Biblical principles which show God’s **ownership**, God’s **plans**, and the **believer’s faith**.

- **God Owns Everything**

*“The earth is the Lord’s, & everything in it, the world, & all who live in it,”* says the Psalmist (24:1). The Word of the Lord is clear that we **belong** to God and **everything** we have comes from Him and belongs to Him. We are called to be **faithful stewards** of His resources.

- **God Works Through People**

In order to **accomplish** His purposes, namely, the salvation of all peoples of the world who have rejected Him, God **entrusts** to His people the **resources** for the task.

- **The Believer’s Faith**

The faith of a believer **activates** the process. *“Without faith it is impossible to please God”* (Hebrews 11:6). It is clear that God wants us to live **by faith**, and that He carries out His purposes through the **simple faith** of those who **depend** on Him.

The Macedonian Christians give us a **beautiful pattern of faith promise giving** in II Corinthians chapters 8 and 9. **Please read and note these points.**

- They demonstrated **rich generosity** even though they were in **extreme poverty** (8:2).
- They gave **joyfully** (8:2).
- They gave what they were able, even **beyond** their ability, and **begged** for the privilege (8:3-4).
- They first **gave themselves** to the Lord - which then made giving money easier (8:5).
- They decided **in advance** what to give (9:5).
- They gave **cheerfully**, not grudgingly, or under compulsion. Each person decided in his heart what to give (9:8).
- They knew God would meet their needs, so they gave **faithfully** and **happily** (9:8).
- They saw that **reaping** follows **sowing**. When they gave, God brought them a harvest and even increased their seed supply (9:6, 10, 11).
- They discovered that **faith promise giving meets needs** (9:12).

All over the world, today, are opportunities for us to give to supply what is needed to fulfill the **Great Commission**. Yes, giving to missions is Biblical. And **faith** is required. It's an **exciting** part of the Christian walk - trusting God to meet our needs as we give **generously** to meet the needs of others.

### **HOW DOES GOD PROVIDE?**

- **Through Our Abundance**

Psalm 67:7 says, "*God will bless us, and all the earth will fear Him.*"

There is a reason behind God's blessing: we are **blessed** to be a **blessing** to others. God's intention for us is to be channels of His blessings and supply to others.

There's no doubt we are a blessed people – the richest on earth today.

- **Through Our Sacrifices**

If the Macedonians could give beyond their ability, **so can we**. They were living in poverty at the time, but still they were willing to give.

What would you or I be willing to **do without** so that the **Gospel** could go forth? Sacrifice is not popular today, but it's **strongly Biblical**. Make some hard choices, and do without something you probably don't need anyway. That kind of giving produced **overflowing joy** in the Macedonians.

- **Through Good Management**

Who among us could not revise our budgets to make available more money for missions? Careful attention to management could produce many dollars for missions. Perhaps there are luxuries in our budgets we can do without.

- **Through Our Creativity**

Many of us could think of some ways to make extra money and give it to missions. Mission money can come from selling something of value (how about a rummage sale for missions?), taking temporary or part-time work, or selling craft items at Christmas. Businessmen sometimes commit a facet of their work to missions, and give all of that income. Children might sell lemonade on the corner, do extra yard work, or give some of their birthday money to missions.

There is more money available for missions than what we presently can see. **Be creative!**

- **Through Our Faith**

We need to stretch our faith and give more than we think we can. Look to God to supply all our needs, and we will be freed to give faithfully and generously.

God has used faith promise giving to do His work throughout the world!

*This brochure (paper) has been compiled and adapted from materials written by Woody Phillips on Faith Promise Giving.*

Grace Church - of Eden Prairie, MN

## ***My Missions Faith Commitment***

**AS GOD ENABLES...I promise to give the amount indicated below toward the worldwide Missions Ministry of Grace Church during the coming year. I understand that this is a faith agreement between the Lord and me and I will not be asked for it.**

\$ \_\_\_\_\_ weekly or \$ \_\_\_\_\_ monthly

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**This is my first Faith-Promise to Grace Church Missions!**

## ***My Reminder***

I promise to give

\$ \_\_\_\_\_

each week/month as the Lord provides.

**Grace Church Missions**

## A TESTIMONY

*"God is able to do immeasurably more than all we ask or imagine,  
according to his power that is at work within us."*

Ephesians 3:20

My son, Bill, is a full time non-resident missionary with READ Ministries - Resources for Evangelism And Discipleship - whose primary ministry is in Ukraine.

About four years ago my wife, Pat, and I sponsored a "READ Fund Raiser" in the party room of our Condominium with Bill as the main speaker. Approximately ten couples and 3-4 individuals attended. I was praying that the Lord might give us \$2,000. By His grace the giving was a little over \$3,000.

On May 13, 2011 we held a second "READ Fund Raiser" in the same party room with Bill as the speaker once again.

The timing was not the best. There were High School and College graduations, the opening of the fishing season and other interfering activities. One person after another could not accept our invitation. We ended up with 16 coming from our extended family and 5 others - 21 in all.

After refreshments, Bill presented a new thrust that READ Ministries was undertaking in the training of Pastors and Church Leaders. The teaching materials were to be placed on computer "flash drives" thereby eliminating the necessity of printed lessons and books, not to mention the enormous job of translating many of these materials into Russian. Most importantly, having these computer "flash drives" in their possession, those receiving this training would have ready access to materials for preparing sermons and "for teaching others also."

As Bill got into the details of the program people were excited and questions flew. "How many teacher / trainers will there be?" "In what Countries will the training take place?" "How will this training contribute to evangelism, discipleship and planting new churches?" "What's the cost for each training session?" Etc.

As we approached the time for giving towards this project, Bill told us that the cost for training each pastor or church leader was \$600. This included the "flash drive" containing 6,000 Christian books in Russian, a small laptop computer, the transportation cost for Ukrainian Bible College and Seminary instructors, etc. I was praying that our "Fund Raiser" might cover the cost for training five or possibly six trainees.

Contributions were then placed in sealed envelopes and sent to READ Ministries with the promise that when I knew the total I would inform each one present of the amount.

I started my follow-up letter by saying "before you read further you had better be seated." Our "READ Fund Raiser" amounted to \$18,100 - enough for 30 trainees.

**I am still praising the Lord.**

William G. Arvan

**PRESENTING BIBLICAL GIVING**

*“These commandments that I give you today (of which tithes and offerings are a part) are to be upon your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up. Tie them as symbols on your hands and bind them on your foreheads. Write them on the doorframes of your houses and on your gates.” Deuteronomy 6:6-9 and 11:18-20*

For a number of years it was my privilege to teach Principles of Biblical Giving to emerging churches in the Philippines, and to a lesser degree in Eastern European countries. The ideal was to have five consecutive weeks (Sundays) in which to present the Principles. Often the “ideal” turned out to be three or four Sundays. Whenever this teaching was new or not emphasized in a congregation, the normal response was - THEIR GIVING DOUBLED.

Teaching Biblical Giving is of vital importance. One of the greatest challenges facing newly planted churches throughout the world is “financial selfhood.” It is my prayer that Pastors, Missionaries, and Lay Leaders will unashamedly proclaim the truths of Biblical Giving to their constituents so that their “joy” in Christ might abound and their churches attain financial self-hood.

The following message outlines on pages 38-42 represent the order and method in which I have preached / taught the first five Principles of Biblical Giving. Along with the scriptural material outlined in each Principle (1-5), I trust these Principles will provide you a resource for proclaiming the exiting truths concerning Biblical Giving.

William G. Arvan

**MESSAGE # ONE --- "STEWARDSHIP"**

**(Pages 19-22**

**SCRIPTURE** ---- Matthew 25:14-30 – The Parable Of The Talents

**EMPHASIS** ---- The concept of a "Steward" and "Stewardship."

The stewardship of "talents" (financial resources).

The steward's attitude towards possessions.

**CHALLENGE** – The surrender of ourselves and our resources to God. We are not our own. We are God's stewards.

Accept the responsibility for managing the resources entrusted to us so that tithes & offerings are used for the completion of the Kingdom of God.

**SURVEY** ----- Either at the beginning or end of the message, ask the congregation to cooperate in a survey in relation to their financial giving.

Pass out blank slips of paper to each person present. No names are placed on the paper.

Ask each person to place a figure on the paper which represents their total monthly income.

This will be easier for those with regular monthly salaries than those whose income is from other sources. Help people work through sources of income they should consider - investments, commissions, businesses, including agriculture, etc. Young people should also include their allowances as income.

Also, ask each person to answer the question, "Do you tithe?", by placing either a YES or a NO on their slip of paper.

Have them fold the paper so no one sees the answers thereon.

Have the ushers collect the slips and give them to you - the one doing the teaching. Divide the total reported monthly incomes by ten percent to determine what the potential monthly tithe could amount to from the number of people participating in the survey.

Add up the total number of YES and NO answers. Keep this information for use in message # two and four.



**MESSAGE # TWO --- “THE PURPOSE OF THE TITHE”**  
**(Pages 5-12)**

**SCRIPTURE** ---- Numbers 18:20-32

**EMPHASIS** ----- Tithing: Its **spiritual** meaning.

Tithing is a **universal pre-law principle** and as such, the **minimum standard of Biblical Giving for every age.**

The **purpose of the Old Testament tithes.**

\* The Levitical Tithe --- **for ministry.** It provided for the Priests and Levites responsible for the Tabernacle / Temple worship.

\* The Festival Tithe --- **for celebration.**

\* The Third Year Tithe --- **for caring** for the needy.

The **purpose of the New Testament Tithe.**

\* Provision for **the ministers and ministry** of the Gospel **and care** for the needy.

\* The local church as **the depository for** and **the disseminator of** the Tithe.

**CHALLENGE** – From the survey taken during the first message, **share** what your church’s **budget potential** could be if everyone gave a **tithe** of their **reported** monthly income.

Envision what **additional ministry** your church **could accomplish** with that **budget.**

**Challenge** the congregation to **dedicate themselves & their financial resources** to the **Principle of the Tithe.**

**Promote** a **“Tithing Demonstration Sunday”** - to take place on the **last Sunday** of your **Messages on Biblical Giving.** **Challenge** the congregation to bring the equivalent of **one week’s tithe** of their monthly income on that **Sunday.**

**MESSAGE # THREE --- “OFFERINGS”**

**(Pages 13-18)**

**SCRIPTURE** ----- II Corinthians 8:1-7

**EMPHASIS** ----- How gifts / offerings **differ** from tithes. The “free-will” gifts / offerings

The Macedonian Model --- their **grace, attitude, and rich generosity** in giving.

The Corinthian Challenge --- *“Excel in this grace of giving.”*

**Prove** the sincerity of your love for God and your obedience to the Gospel **by giving gifts, offerings and collections** according to what you possess and according to your heart’s desire.

**CHALLENGE** --- **First**, surrender your life to the Lord. This is the greatest gift / offering a believer can give. This is a *“spiritual act of worship.”* Romans 12:1

**Then**, above and beyond the tithe, worship the Lord with free-will gifts *“in proportion to the way the Lord has blessed you.”* Deuteronomy 16:17

No one should come before the Lord empty-handed. Deuteronomy 16:16

Continue to **promote** the Tithing Demonstration Sunday. See Message # Two for details.

**MESSAGE # FOUR --- "CURSE or BLESSING"**  
**(Pages 23-28)**

**SCRIPTURE** ---- Malachi 3:6-12

**EMPHASIS** ----- From Deuteronomy chapters 27-28, **explain the drama** that took place on Mount Gerizim and Mount Ebal between the "blessers" and the "cursers."  
Show that **disobedience** to the Law, of which tithing is a part, brings a **Curse: Obedience a blessing.**

The Curse --- Expound the **four things** that happen when God's people **do not tithe.**

The Blessing --- Expound the **two things** that happen when God's people **do tithe.**

**CHALLENGE** --- From the survey taken during the First Message, reveal how many in the congregation **are not tithers** and the consequences of this disobedience (the four things that happen when God's people do not tithe). See also Deuteronomy 28:38-40

**Call Non-Tithers to repentance and to obedience to tithing.**

**Promote the Tithing Demonstration Sunday.** See Message # Two for details.

**MESSAGE # FIVE --- “SOWING and REAPING”**  
(Pages 29-32)

**SCRIPTURE** ----- II Corinthians 9:6-15

**BACKGROUND** – As an introduction to Message # Five, use the **background material** on page 29.

It is with this background in mind, which also includes all of II Corinthians 8:6-9:5, that the Apostle Paul **spiritually applies** the principle of “Sowing and Reaping” in II Corinthians 9:6-15 to **Biblical Giving**.

**EMPHASIS** ----- Sow Blessings

Expound the **meaning** of the words “**sparingly**” and “**generously**” explaining the fact that **generous reaping** follows **generous sowing** (9:6).

How Much of a Blessing?

Challenge the congregation to **decide** how much of a **blessing** they want to be (9:7) according to **their ability** and even **beyond their ability** (II Corinthians 8:3).

**CHALLENGE** ---- Trust God To Provide ---

**For Ministry** – II Corinthians 9:8-11

Impress upon the congregation that the **purpose** of God’s abounding grace (9:8) and enrichment (9:11) is to **provide or equip** believers for **generous sowing** - sowing **blessings** on every occasion (9:11).

**For Personal Needs** – Philippians 4:19

Challenge the congregation to be a **ministry partner** with God in the completion of His Kingdom even as the church at Philippi was a ministry partner with the **Apostle Paul**. Philippians 1:5; 4:10-18

Stress the **faithfulness** of God to **supply** the personal needs of those who serve Him with their **financial resources**. Philippians 4:19; Luke 6:38

**For The Tithing Demonstration Sunday**

The Tithing Demonstration Sunday **coincides** with this Message # Five.

Before receiving the weekly offering, **challenge** the congregation once again to give a **tithe** from their **average weekly income**.

Have the offering **counted** and at the closing of the service **report** the amount to the congregation.

Then **REJOICE** in God’s goodness.



## ABOUT THE AUTHOR

William G. Arvan and Patricia E. Kersey grew up together, were baptized, and married in the Grand Avenue Alliance Church (C&MA) in Minneapolis MN.

The prominent event at their church was the Annual Missionary Conference with its closing Sunday's excitement.

At the conclusion of a challenging message a person with an adding machine was seated on the platform. Ushers gathered the yearly mission pledge cards and the pastor called out the dollar amounts - \$25; \$50; \$100; \$500. This was interspersed with an "Amen" or a "Praise the Lord" from the congregation. As the total was announced the congregation exploded in singing the Doxology - "Praise God from whom all blessings flow ---." It was in this exhilarating atmosphere that Bill and Pat first experienced the joy and blessings of Biblical Giving.

During their Philippine Missionary Career, 1954-1990, experience in the knowledge and presentation of Biblical Giving increased. There were many opportunities for teaching this truth to individuals as well as congregations.

Vicente V. Villena, a low income family man with 18 children, was the first among the individuals. Sometime after agreeing to tithe Vicente was asked, "How's it going?" "Fine," He replied. "After all monthly expenses are cared for - I am tithing from the remaining balance."

Vicente had it all wrong but then began to do it right. Consequently God enabled him to purchase a home, send his children to college and to see a number of his children engage in various full-time Christian Ministries.

The last congregation that Bill had the privilege of teaching Biblical Giving was an Evangelical Free Church in the Municipality of Marikina in Metropolitan Manila. The response! Their giving tripled.

Bill and Pat's great joy is to see that their children, Bill and Jane, along with their spouses, Susan and David, are also committed "tithers."

Their prayer is that their grandchildren (6), their great grandchildren (11), and their children's children, as well as you readers, will experience the promised joy and blessings which come from obedience to God in Biblical Giving.

*"It is more blessed to give than to receive." – Jesus Christ*