



Part 1; Money – The bed rock of our society;

I'm sure many of us have heard others saying 'oh if I win the lottery I can ...' It is probable that some of you to whom I'm delivering this talk (or are reading this talk) have said something along those lines or 'if I could just have that little bit more money then...'

Having money is seen as a release in life. Having money is seen and understood to bring release from all sorts of things such as poverty at one end of the scale to supermarket basic food ranges and perhaps paid work. It is seen as providing for a better life style and giving self esteem where we can enjoy holidays, luxury cars, houses, and other expensive goods. It gives power as others are in awe of the things richer people have and status above other less wealthy people.

I notice in my trips to London the number of chartered accountants and wealth management companies, often close to each other whose businesses are to look after and grow the wealth of their customers. Often that is with the incentive that their own business earnings are related to the growth of wealth they bring; a percentage of wealth generated being their fee for the services.

That principle is quite logical. We would say that this is good stewardship of money. To look after and grow what we have. The principal can then be extended to provide a moral basis of giving a percentage of our wealth to charity organisations. Many companies have a charter or commitment to give from their own profits as part of a corporate social responsibility. This is known as philanthropy or altruism; terms to describe unselfishness, humanity and generosity of giving.

These two principles;

- I. of growing wealth
- II. giving a percentage to good works

; are applauded and respected in our society

I. Growing Wealth; an example:

Our government and opposition parties have been debating for some time on how to get a balance between the provision of welfare state and the people of this country in paid employment. They have been talking about what is fair, how to combat a benefits culture and the importance of work to the individual and to the economic state of this country. It is a good economic and social principle to have people working and able to afford life necessities. This in turn helps the businesses and organisations they work for to function and grow their work. Those earning above a certain threshold pay taxes, the businesses pay taxes and those taxes can be used to help the country's welfare state system.



There is an expectation and many would say, a right, for individuals to earn a good level of pay that at least keeps pace with inflation. The individual can then develop a surplus for things in life other than the basic necessities of food and shelter to survive. They can save up money toward other things or their future after work. They can take holidays or afford some occasional treats. I note here that some people either directly tell me or example in their living that the ability to buy non-essential items or to go on holiday trips (i.e. not simply taking a break from work) is in itself a right.

Money provides for our basic needs and growth of wealth then enables us to enjoy life more. The businesses need to be in a cash positive situation for their businesses to survive and to earn profits for the business to grow. In turn that provides money for the government to function through our tax systems and to use that money for the benefit of the country. This a basic building block of economic and social stability.

II. Give money to good works; an example:

I was reading in a newspaper recently an article about some of the world's richest people – as recorded in another newspaper's annual top 50 rich list. The journalist reported on some of the recent moves up or down the list for people and gave some examples of giving that those people did. The journalist then gave their own vote on which person they thought had best achieved this. Their vote, by the way, went to the owner of the company 'EasyJet' for setting up a foundation that gives free meals to Greek people, no questions asked, in Greece. That giving was a response to the Greek financial crisis.

Part 2; Behind the Scenes; our attitude to money

The basic principles, although given as a simplistic summary, do serve well to help us think about the place of money in our lives. There is sound logic to them and for them to work effectively they do require that people are honest in their dealing with money and paying of taxes.

Some biblical wisdom on the subject to show this:

Heb 13 v16 'Don't forget to do good and to share with those in need. These are the sacrifices that please God.'

Proverbs 16 v11 'God cares about honesty in the workplace; your business is His business.'

Does this mean then, that if people are honest about their financial dealings, apply themselves to work and to helping others that many problems of our society are solved? As we get more money are we all better off individually and as a society?

That is the expectation from those principles; for why else would they be pursued?



There is also a problem with them. Us!

- How many people do you know that, as they become wealthier also become more generous? By that I mean that their giving to others increases as they have more.

Tithes; what are they?

The Christian believer is expected to have a moral compass and to exemplify generosity. There is a basic Christian teaching of tithing; a tithe or tenth of our income should be given into the work of the church and charitable giving.

The scriptural basis for that is often drawn from the group of books known as the books of Moses or the books of the law:

Num 18 21-24 tells of the tithe to be separated for the Levite people who were commanded by God not to take any land but to attend instead to the needs of the priestly duties. The people were to support the Levites in those duties by giving a tenth of their gain to them

Deut 14 v22 says *'You shall truly tithe all the increase of your grain that the field produces year by year'*

An example is given from the life of Abraham, known as the father of the nation Israel (his grandson Jacob being renamed by God as Israel):

Before there were any legal requirements on the Israelites, the King of a region called Salem thanked Abram (as he was then known) for rescuing land and possessions from invaders. That King was also a priest of God and he gave Abram a blessing. In response to the blessing and in recognition of the offices of King and Priest, Abram gave a tenth of all he had.

What should be the prevailing Christian attitude to money and giving?

I've found that many people would say that following stewardship principles for money and giving a tithe are the answer to this question. When we take a more in depth look at scripture our thinking is challenged. There lurks a great danger within the concept of stewardship and growing our wealth that can easily snare us and is often binding us even if we don't realise it. Those binds may figuratively be made of silk and look good, dressed up as it were in name of good stewardship, but that doesn't change the effect it has on us.

The examples given showing the tithing principle are snapshots from history and scripture. They don't tell the whole story; perhaps just a tenth!

Digging a little deeper:

When we read on from Abram's experience we find the immediately after Abram gives a tenth to the Priest King of Salem, that the King of Sodom says to Abram 'give me the persons and take the goods for yourself'. The King of Sodom, in response to getting his land



back from the invaders, wanted to dictate the level of reward to be paid to Abram. Abram's response was that he had made an oath to God that he would take nothing from the land; he only sought to rescue his nephew. He therefore gave the remaining 90% to the King of Sodom. Only the food taken by Abram's people in defeating the invaders and the winnings due as wages to Abram's people were taken.

That's interesting; I've never heard anyone suggest that our giving should be set at 90%!

That was a one off circumstance in relation to tithes so perhaps we are justified by sticking to the letter of the law and giving 10% of our gain, or our income.

The other example I used was from Deuteronomy on grain offerings. A tithe to be given that supports the Levite people and reminds the giver that their prosperity is not entirely their own doing.

Read on again though and we are challenged on the level of giving. The Israelite people were to grant release of debts to their countrymen every seven years and to provide to the poor;

Deut 15 v1 'At the end of every seven years you shall grant a release from debts'

And v 7 'If there is among you a poor man of your brethren,' 'you shall not harden your heart nor shut your hand from your poor brother but you shall open your hand willingly to him and willingly lend him sufficient for his need, whatever he needs'.

In Matt 6 v21 says: *'Where your treasure is, there your heart will be also'*

There is a wider picture here that tells us not be legalistic about giving of 10% so that then our work is done.

The snare that so easily binds us is that 10% is to be tithed but the rest is mine.

- We take ownership of that 90% and are in no hurry to let it go.
- I need that to live by, save for a rainy day or for when things break or go wrong etc.
- We have a huge list of good logical reasons for keeping hold of the 90%. That will include our reasoning that we've in obedience to God because we have given our tithe.

In the Christian community do we set a 10% tithe limit on our giving no matter what we have or do we become more generous as we receive from God?



The Parable of the Pharisee and the Tax Collector (Luke 18 v9-14)

To some who were confident of their own righteousness and looked down on everyone else, Jesus told this parable:

“Two men went up to the temple to pray, one a Pharisee and the other a tax collector. The Pharisee stood by himself and prayed: ‘God, I thank you that I am not like other people—robbers, evildoers, adulterers—or even like this tax collector. I fast twice a week and give a tenth of all I get.’

“But the tax collector stood at a distance. He would not even look up to heaven, but beat his breast and said, ‘God, have mercy on me, a sinner.’

“I tell you that this man, rather than the other, went home justified before God. For all those who exalt themselves will be humbled, and those who humble themselves will be exalted.”

What are the attitudes exemplified here? The Pharisee in his reasoning kept the law. He completely missed the Spirit of the Law and that men had made laws on top of God’s commandments based on their own logic. He used them to justify his actions just as we do when we say that we have given our tithe, done our bit and we need to look after the rest.

An example from a church group:

Elizabeth O’Connor shared her experience from a church group that set a monetary standard based on tithing. ‘We commit ourselves to giving 10% of our gross income to the work of the church’.

Following a review by a well respected theologian it was changed to ‘We covenant with Christ and with one another to give proportionately beginning with a tithe of our incomes’

The new group had wanted to apply God’s word to their ministry. It seemed sensible then to apply their understanding of tithes – the term used for giving a tenth. The change prompted by the experienced and well respected theologian, from whom they sought advice, was to look at the bigger picture and attitude of heart.

The group reported that this change made them think about what is proportionate giving? Proportionate to what? Proportionate to our;

- Accumulated wealth?
- To our sense of security?
- Awareness of others poverty?
- Sense of God’s ownership of all our wealth?
- Stewardship for those who follow after us?



Elizabeth O'Connor found that the answer, of course, is giving in proportion to all of these things.

Elizabeth shared that it also stopped a subtle sense of judging others from taking root. The group found that it stopped them from looking at their neighbour to see whether they were giving 10% and mistaking church going for Christianity.

Summary

For me the important thing is about our attitude to money and to our possessions. It is very easy to lose sight of why we give and that it is good for us (healthy for us) to give. The focus instead shifts to keeping a rule which stops us from fully trusting God. When we cannot fully trust God we begin to get suspicious or judgmental of other people. Put simply we don't trust God so we can't trust other people.

- Often without realising it we are limiting God because we are holding back.
- Erosion of trust and value in God causes erosion of trust and value in our Christian family.

The pastor, Gordon Cosby, at Elizabeth's church group talked about reclaiming for ourselves the energy with which we have endowed money. 'Money is a hang-up for many of us. We will not be able to advance in the Christian faith until we have dealt at another level with the material. It is a matter of understanding what it means to be faithful to Jesus Christ.'

God says:

Ecl 5 v19 'It is a good thing to receive your wealth from God and the good health to enjoy it. To enjoy your work and accept your lot in life – that is indeed a gift from God'

Matt 6 v24 'no one can serve two masters. Either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and Money'

Deut 28 v12: The Lord will open the heavens, the storehouse of His bounty, to send rain on your land in season and to bless all the work of your hands.'

The Apostle Paul said 'I have learned how to be content with whatever I have. I have learned the secret of living in every situation'. (Philippians 4 v11&12)

I find myself repeating a principal often expressed in our attitude not just to money and possessions but of other gifts from God such as time and family. Let Go and Let God.

Let go of your ties – all of them including and most importantly the treasures of your heart – giving them back into the trust and care of God. Instead of losing your security, you will be loosed from bonds and gain everything. God's economy and generosity far exceeds ours.