

# Developing A Giving Heart

## Part 4 – Biblical Financial Stewardship

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### **Stewardship is a matter of the heart**

There's an old story about a dad who gave his son two quarters as he heads for Sunday School. He told the boy that he should give one quarter in the offering and he could keep the other to get an ice cream cone. (I guess that price for an ice cream cone proves how old the story is). As the boy walked down the street he accidentally dropped one of the quarters which then rolled into a storm drain and disappeared. The boy looked for a moment down the drain and then slowly looked toward the sky, sighed and said, *Well God, there goes your quarter.*

The very idea of giving sets off an internal war in us. Whose money is it? In the last several studies, we have been seeking to understand financial stewardship from the Bible. It's a very personal subject. And the biblical concept of stewardship is that God own everything – both quarters.

Stewardship means that as believers we are each assigned different amounts of material things to manage for God. And that really is a test from God. But because material things do have our name on them, it creates a tension. Who really determines where our money goes? Will I really use my financial and material things exactly how God wants me to?

What we see in this study and the next about giving won't make any sense unless we understand that we are stewards managing God's money. This study will focus on what the Bible often calls our "heart." The heart, in Bible usage, is often a metaphor of our will. It's where we make up our mind if we will do what God wants. We can only understand what God says about financial giving if we align our heart with his.

We want to contrast today a wealthy man in Jerusalem with a selfish heart in 1000 BC and some believers with a willing heart in 100 AD who lived in Macedonia (modern Greece).

Our attitude toward material things is a window to the condition of our heart.

### **Solomon's "Getting" Heart (1 Kings 10:14-11:13).**

It's pretty obvious that King Solomon of Israel was incredibly wealthy. (1 Kings 10:14-16) *"The weight of the gold that Solomon received yearly was 666 talents, {15} not including the revenues from merchants and traders and from all the Arabian kings and the governors of the land. {16} King Solomon made two hundred large shields of hammered gold; six hundred bekas of gold went into each shield."*

In case you are curious, 666 talents of gold = about 800,000 ounces. At today's price of about \$800/oz, that's \$640 million (about \$ 2/3 billion). That was just yearly revenue in gold, not counting taxes and tariffs from all kinds of people and governments

Solomon also had a nice place to sit. (1 Kings 10:18-20) *"Then the king made a great throne inlaid with ivory and overlaid with fine gold. {19} The throne had six steps, and its back had a rounded top. On both sides of the seat were armrests, with a lion standing beside each of them. {20} Twelve lions stood on the six steps, one at either end of each step. Nothing like it had ever been made for any other kingdom."*

God had blessed Solomon due to his priorities and godly prayer request in the early days of his kingdom asking for wisdom instead of riches. So God promised him, *"Moreover, I will give you what you have not asked for--both riches and honor--so that in your lifetime you will have no equal among kings."* (1 Kings 3:13) As a result, *"King Solomon was greater in riches and wisdom than all the other kings of the earth."* (1 Kings 10:23). Solomon's riches clearly came from God. Solomon wasn't an owner either. He was a steward like you and me.

### **Never Enough**

But there was something about material possessions that were never enough for Solomon. (1 Kings 10:22-27) *"The king had a fleet of trading ships at sea along with the ships of Hiram. Once every three years it returned, carrying gold, silver and ivory, and apes and baboons. {23} King Solomon was greater in riches and wisdom than all the other kings of the earth. {24} The whole world sought audience with Solomon to hear the wisdom God had put in his heart. {25} Year after year, everyone who came brought a gift--articles of silver and gold, robes, weapons and spices, and horses and mules. {26} Solomon accumulated chariots and horses; he had fourteen hundred chariots and twelve thousand horses, which he kept in the chariot cities and also with him in Jerusalem. {27} The king made silver as common in Jerusalem as stones, and cedar as plentiful as sycamore-fig trees in the foothills."*

What could Solomon had been thinking when he sent his ships to Egypt for more horses? *Yes, I know I have 10,000 horses and 1000 chariots. That was my old goal. Go get another 2,000 horses and 200 chariots. That's my new goal. Yes, get more gold, more apes and baboons. Build more cages. I love my zoo. Yes, Yes, Yes.*

It's like Solomon had little buttons inside his heart. One was labeled "Enough." The other was called, "More." Solomon seems to have set a golden brick on the "More" button and just let it run. Ka-ching, Ka-ching, Ka-ching.

But money and horses are not all Solomon was accumulating during what seemed to be his "glory days." He also accumulated 700 wives and 300 concubines (1 Kings 11:1-4). We can't even try to understand the idea of 1000 women in his life. He married for many political and personal selfish reasons, but the result was that in his effort to please many of them, he built them places of pagan worship and they indeed turned his heart away from the Lord.

It was exactly what God had warned about in the law, a copy of which must have lain somewhere in the great temple Solomon had built earlier in his reign. *"The king, moreover, must not acquire great numbers of horses for himself or make the people return to Egypt to get more of them, for the LORD has told you, "You are not to go back that way again." {17} He must not take many wives, or his heart will be led astray. He must not accumulate large amounts of silver and gold. (Deuteronomy 17:16-19)*

### **Not Fully Devoted to God**

Solomon blew it on each detail of God's warning. And thus he "followed after other gods." It was an awful downward spiral. Why? His heart was turned. His heart not fully devoted to God.

Now God had promised early on to bless Solomon with wealth, so it wasn't necessarily wrong that Solomon was wealthy, but somewhere he crossed the line that God warned about here of "accumulating" large amounts of it. That was a heart issue!

But Solomon simply did what most people and many Christians would do if we had the capability. Solomon just bought everything his heart desired that he could afford. It's just that he could just afford more than we can. But the warning is that what we can afford can actually turn our hearts astray from being devoted to the Lord.

### **A Giving Heart (Matthew 6:19-21)**

In contrast to Solomon, Jesus told us to store up treasures in heaven as an expression of a devoted heart. "*Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. {20} But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. {21} For where your treasure is, there your heart will be also.*" (Matthew 6:19-21)

Jesus was greatly concerned about our heart. Our heart will naturally attach to physical things that *moths destroy* – speaking of valued cloth and clothes – or things that *rust destroys or corrodes* or anything valuable that *thieves take*.

As if to prove Jesus' point about the temporary nature of material things, we can think back to realize that most of Solomon's vast treasury of wealth disappeared just 5 years after his son Rehoboam ascended his throne (1 Kings 14:25). The king of Egypt attacked Jerusalem and carried off the treasures of the temple and the palace. Rehoboam had to replace those gold shields with bronze shields. And what treasures remained was stolen over the coming generations by more invaders or used as tribute buy off attacking kingdoms.

Money sure gets away easily, doesn't it? (Proverbs 23:5) "*Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.*" In contrast, Jesus urges us to store up treasures in heaven. Jesus is calling us to think differently about treasure. Attach your heart to things that last forever, Jesus says.

We've all heard the expressions, *You can't take it with you*, or, *You don't see a hearse pulling a U-haul*. But Jesus is saying something different in Matthew 6: 20. He is saying that you can't take treasures with you, but you can, however, send treasures on ahead! If we invest our lives in things that are eternal instead of material and financial, then treasures will be waiting for us in some sense when we get to heaven.

### **Treasures in Heaven**

Treasure in heaven is permanent and yet it is personal! Jesus said to lay up treasures *for yourselves*. There is some kind of real and personal way in which our investment in eternal things is really "ours!" They will have our name on them somehow. There is some kind of eternal reward or enjoyment by which, when we get to heaven, we will arrive and receive our treasure! We can keep them eternally!

The real issue is that where our treasure is, our heart is. Period. This passage is not specifically talking about giving money to God or ministry, but it is teaching us something crucial about a decision we must make prior to any giving. Where is our heart? Which do we value – financial or eternal treasure?

Giving or tithing is going to be meaningless at best if we think like some who teach that giving is a way to have financial success, or a way to impress God, or impress people, or a way to feel good about ourselves. Then our goal – our heart – is still on ourselves and not on eternity.

Jesus' main point was to ask us which we want. Which one do we value – earth's treasure or heaven's? We might pretend that we want a diversified portfolio – earthly and heavenly treasure. *I want it all*, we might say. But we can't. Jesus makes sure we understand that.

In the next two verses (Matthew 6:22-23) Jesus tells a little parable about how our eyes are either blind or seeing on this subject. Some people are blind to heavenly treasure. *How great is that darkness*, Jesus says.

Some people – some Christians even – won't get it. They will never switch from material goals to eternal goals. And Jesus makes it clear we must choose. *"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."* (Matthew 6:24)

We can serve God or money, but not both! We can only have one heart, one devotion. Some areas of life must be single-minded. Can we be devoted to more than one woman as a husband? Don't even think about it. And Jesus is simply telling us that we can't be devoted to both God and money. We all will have some money. As stewards we will be given different amounts. But is money or the hope of having more of it our "devotion" – our treasure?

Is God perhaps working in our hearts in some way – maybe through some financial struggle – to turn and focus our heart's goals on eternity? If we are believers, we know that the Holy Spirit tugs us to live in a new way with new goals. We feel his pull to please Him and worship Him. We feel the desire to serve and help people hear the gospel and grow in their faith. And we will feel him pull hard on our financial thoughts.

God wants our whole life, not just our money, but God uses our money – particularly our giving – as a key indicator and even a method by which to transform our heart.

### **The Macedonian's "Giving" Heart**

A generous heart can develop in us if we have been saved by God's grace. In fact, generosity develops in us as we align our hearts with God's and imitate His grace.

2 Corinthians 8 tells us about a remarkable group of believers – in fact whole churches in the first century – who got it. The light turned on and they had eternal treasure on their minds. Their generous new way of thinking was so amazing that Paul called it God's gift (grace) to them.

*"And now, brothers, we want you to know about the grace that God has given the Macedonian churches. {2} Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. {3} For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, {4} they urgently pleaded with us for the privilege of sharing in this service to the saints."* (2 Corinthians 8:1-4)

These people are not normal, are they – pleading with Paul for the privilege of giving even though they were poor? This is not the American way.

You see, Paul was raising funds to send from the new churches planted all around the Roman Empire to take back to the founding Jerusalem church. A famine there, as well as spiritual persecution, had left families jobless with empty flour bins and hungry stomachs.

But things evidently weren't much better up in Macedonia the church Paul describes 500 miles NW of Jerusalem – which included the churches of Philippi and Thessalonica. These Christians were undergoing severe trial. We don't know all they went through, but the Greek term Paul uses (*severe trial*) suggests that it lasted a long time.

Many reading this have probably had a financial trial that lasted a long time as well. But remarkably, in these exceptionally hard circumstances, the Macedonian believers had overflowing joy in their giving during that time of trial! “Overflowing joy” in financial trials is not possible unless we have adopted an “eternal treasure” mindset that God uses trials to produce something more valuable to me eternally.

Paul uses two pairs of words in verse two that are essentially an oxymoron. “Their *extreme poverty* welled up in *rich generosity*.” It's like Paul is saying that you really can squeeze blood out of turnips. They gave in spite of their poverty. This is much like the widow we studied previously who gave her two tiny copper coins – all she had. But it wasn't an emotional televangelist who manipulated these impoverished believers into giving; it was the Holy Spirit working within them.

Notice the phrases used to describe the work of God in their hearts about giving. They gave “*even beyond their ability... entirely on their own... urgently pleaded...pleaded with us for the privilege*.” How do you give more than you are able? How do we wrap our minds around that?

Something had happened in their hearts, hadn't it? And whatever it was, that's what God wants to happen in us. How do we get this deep down desire to give? Is it just a spiritual gift that they uniquely possessed? No. We see in verse 5 that they first gave themselves to God – and then to a financial need in Jerusalem.

The order is significant. Giving is just a meaningless duty or a guilt trip until we first give ourselves to God. When we give ourselves to God, it means that we begin to care about the same things God cares about. To give ourselves to God means to begin thinking like God. And that's how we get a heart much like God's.

How do we know if we have that? How do we know if we care about what God cares about? How do we know if we are generous like God is?

### **Evaluating if we have a Giving Heart**

Giving money was just one of the results, I think, of the Macedonian churches first giving themselves to God. Generosity must be a complete lifestyle and a ministry attitude, not a financial principle to benefit ourselves. Here is a test that I think the Macedonian churches would have passed because they gave themselves to God first.

The way we find out if we have a giving heart is to check areas of our life that require giving but that may have nothing to do with money. Are you ready for a difficult heart evaluation? Here we go:

1. Do we offer to help our spouse, or try to stay busy so we don't need to?
2. Do we gladly let someone else in the family use the bath /shower /sink first when we both wanted it at the same time?

3. Do we willingly give up the last piece of the dessert?
4. Do we give up watching our show for someone else to watch what they want? Do we try to get the best seat in the room to watch TV?
5. Will we skip a lunch break to help a co-worker finish a project?
6. Do we clean up after others in the breakroom at work, offer to do dishes at home, or help clean up or put away chairs after a church potluck?
7. Do we seek out younger women or men in the church to mentor or encourage?
8. Do we try to say yes if we are needed in the nursery, to help someone move, do a car repair or give someone a ride to the doctor?
9. Do we look for opportunities to have people over for a meal?
10. Do we willingly loan our vehicles or other valuable things to others?
11. Do we take interest in children?
12. Do we offer help to someone older or disabled – when no one sees.
13. Do we ask questions and listen attentively in conversation, or do we impatiently wish they'd quit talking so we could make our comment or tell our story?

No money is transacted in any of these acts. You see, stewardship of money comes from that same heart that is a steward of time and ability and plain old kindness – putting others first.

If we sense true guilt about some of these questions, then we have to start at the bottom and first recommit to giving ourselves daily to the Lord. And then God will teach us generosity on the heart level. Now how does God do that? Admonition, exhortation and trying harder, right? Guilt always does the trick, right! Wrong. We will “become poor” for the benefit of others only if we are motivated by the grace of Jesus Christ who “*became poor for us so that we might be rich [spiritually]*” (2 Corinthians 8:9-19).

### **Motivated to Give by Grace**

Biblical giving is driven by grace, not guilt. A giving heart only starts as we contemplate and comprehend how Jesus could trade heaven and its glorious perfection for this earth and a human existence and the pain of a crucifixion. Only as I appreciate God's grace to me, will my heart be changed into a giving heart. Grace motivates giving that pleases God. God is honored by giving when we are imitating Him – the One who gave his only Son to die for us.

We have all heard pleas for money that were based on guilt. *What kind of Christian are you if you don't give to this need?* We may have heard exhortations to give trying to motivate us based on our own greed. *God will make you wealthy if you give.* We may have been urged personally by someone to give until we felt awkwardly obligated. *Please give to this desperate need.* Or we may have been motivated to give by recognition. *You will be on the “gold list” of donors.*

2 Corinthians 9:7 talks about compulsory motivations like this. Giving under compulsion is not a biblical motive. Neither is pride. Jesus spoke in Matthew 6:1-4 about hypocrites who gave to be seen and praised by men. Jesus said we should give privately.

In contrast to all those motives, biblical giving is grace-motivated giving. It starts in the heart because it began in God's heart who by grace gave us the sacrifice of His Son. That's why biblical giving is sometimes called grace-giving.

When the Macedonians Christians heard about a need, their thinking was so saturated by the thought of Christ becoming poor for them that the idea of becoming a

little bit poorer by a financial gift was not a foreign idea at all. They wanted to give! In fact they desperately pleaded for the privilege.

That's the difference grace makes. Yes, they were abnormal compared to their society, but they were not abnormal compared to Christ. It just seemed normal to give because they had a heart like Christ, transformed by Christ.

But Paul is not writing this to the churches of Macedonia, like Philippi and Macedonia; he was writing to Corinth. They were maybe more like many of us. They needed to rethink the whole issue of giving – as part of the Christian walk.

### **A Personal Issue of Willingness**

Paul recognized that even the Corinthians wanted to give (“*your eager willingness to do it*” – 2 Corinthians 8:11). Yes, it was a stretch for them at this point in their spiritual maturity, but he urges them to respond to the desire that God already implanted in them.

God has implanted in every believer a desire to give. Some respond and some don't. We may be afraid to – afraid we won't have enough, afraid we'll have to give up something we enjoy. But God did implant that desire. If we've been saved by the grace of Jesus Christ, we are already spiritually equipped to give the way God wants. We know about grace because of God's grace given to us. It's just a matter of responding and carrying through with what God is doing in our life.

It shouldn't be remarkable or rare, but sometimes it is.

### **The Story of Eddie**

Eddie Ogan is a grandmother from Colville, Washington. She wrote in a denominational newsletter about an experience when she was 14 years old as she and two sisters were living with their widowed mom in 1946:

*A month before Easter, the pastor of our church announced that a special Easter offering would be taken to help a poor family. He asked everyone to save and give sacrificially. When we got home, we talked about what we could do. We decided to buy 50 pounds of potatoes and live on them for a month. This would allow us to save \$20 of our grocery money for the offering.*

*Then we thought that if we kept our electric lights turned out as much as possible and didn't listen to the radio, we'd save money on that month's electric bill. [My sister] Darlene got as many house and yard cleaning jobs as possible, and both of us babysat for everyone we could. That month was one of the best of our lives. Every day we counted the money to see how much we had saved...Every Sunday the pastor had reminded everyone to save for the sacrificial offering. The day before Easter, [my sister] Ocy and I walked to the grocery store and got the manager to give us three crisp \$20 bills and one \$10 bill for all our change. ...We could hardly wait to get to church!*

*On Sunday morning... I heard some teenagers talking about the Smith girls having on their old dresses. I looked at them in their new clothes, and I felt so rich.*

*When the sacrificial offering was taken, we were sitting on the second row from the front. Mom put in the \$10 bill, and each of us girls put in a \$20. As we walked home after church, we sang all the way. At lunch Mom had a surprise for us. She had bought a dozen eggs, and we had boiled Easter eggs with our fried potatoes!*

*Late that afternoon the minister drove up in his car. Mom went to the door, talked with him for a moment, and then came back with an envelope in her hand. We asked what*

*it was, but she didn't say a word. She opened the envelope and out fell a bunch of money. There were three crisp \$20 bills, one \$10 bill and seventeen \$1 bills. Mom put the money back in the envelope. We didn't talk, just sat and stared at the floor. We had gone from feeling like millionaires to feeling [poor].*

*...All that week, we girls went to school and came home, and no one talked much. Finally on Saturday, Mom asked us what we wanted to do with the money. What did poor people do with money? We didn't know. We'd never known we were poor.*

*...[That Sunday] At church we had a missionary speaker. He talked about how churches in Africa made buildings out of sun-dried bricks, but they need money to buy roofs. He said \$100 would put a roof on a church. The minister said, "Can't we all sacrifice to help these poor people?"*

*We looked at each other and smiled for the first time in a week. Mom reached into her purse and pulled out the envelope. She passed it to Darlene. Darlene gave it to me, and I handed it to Ocy. Ocy put it in the offering. When the offering was counted, the minister announced that it was a little over \$100. The missionary was excited. He hadn't expected such a large offering from our small church. He said, "You must have some rich people in this church." Suddenly it struck us! We had given \$87 of that "little over \$100." We were the rich family in the church! Hadn't the missionary said so? From that day on I've never been poor again...*

You see, like Christ and like these Macedonian Christians, and like Eddie's family in the 1940's, our wealth is not measured by our keeping, but by our giving – not by our treasure on earth, but by our treasure in heaven.

*"For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich." (2 Corinthians 8:9)*