

SOME MONEY QUESTIONS ANSWERED – FROM GOD’S WORD

Today there is so much misinformation available. Money is one of those controversial subjects, and when it comes to looking at the issue of money there are many opinions without Biblical content available, especially on the internet. I hope to in this series not offer my opinion on the issues under discussion. It doesn’t matter what I think. What matters is what the word of God says. There may be others who may take a different point of view. It may be helpful to read their material too. As long as it is based on a study of God’s Word, we can all learn from each other.

The questions we will be looking at this week are:

- 1. WHO PAYS FOR CHURCHES TO BE BUILT & MAINTAINED?**
- 2. SHOULD PASTORS & FULL-TIME CHRISTIAN WORKERS RECEIVE A SALARY?**
- 3. DOES GOD RECORD HOW MUCH I GIVE?**
- 4. SHOULD WE GIVE WHILE WE ARE IN DEBT?**

In the coming weeks, here are some of the other topics we will be looking at:

- 5. SHOULD CHRISTIANS TITHE?**
- 6. WHAT WERE THE TYPES OF GIVING IN THE BIBLE?**
- 7. WHAT PROMISES ARE ATTACHED TO GIVING?**
- 8. HOW DO I START GIVING?**

Please feel free to suggest any topics of your own.

1. WHO PAYS FOR CHURCHES TO BE BUILT & MAINTAINED?

Around the world, Christians enjoy lovely facilities. We know that the money has to come from somewhere. Let’s start looking at the Tabernacle, temple and other meeting places in the Bible and see how they were funded:

A. THE “MOBILE” TABERNACLE – THE TEMPORARY TEMPLE

The Israelites provided for and built the temporary Tabernacle in the Desert (Exodus 35:5-29; 36:3-7)

It was funded by free-will offerings.

- Exo 35:5 From what you have, take an offering for the LORD. Everyone who is willing is to bring to the LORD an offering of gold, silver and bronze ... Exo 35:22 All who were willing, men and women alike, came and brought gold jewelry of all kinds: brooches, earrings, rings and ornaments. They all presented their gold as a wave offering to the LORD. ... Exo 35:29 All the Israelite men and women who were willing brought to the LORD freewill offerings for all the work the LORD through Moses had commanded them to do. Exo 36:6 ... And so the people were restrained from bringing more, Exo 36:7 because what they already had was more than enough to do all the work.

After the Tabernacle was built, each man had to pay a half a shekel each year that was to be used for the maintenance of the Tent of Meeting. The "Tent of Meeting" was another name for the Tabernacle:

- Exo 30:13 Each one who crosses over to those already counted is to give a half shekel, according to the sanctuary shekel, which weighs twenty gerahs. This half shekel is an offering to the LORD ... Exodus 30:15 The rich are not to give more than a half shekel and the poor are not to give less when you make the offering to the LORD to atone for your lives. Exo 30:16 Receive the atonement money from the Israelites and **use it for the service of the Tent of Meeting**. It will be a memorial for the Israelites before the LORD, making atonement for your lives."

So we see the Tabernacle was first funded by free-will offerings from God's people. Later it was expected that each man would donate one half shekel each year to keep it in a good condition.

B. THE FIRST TEMPLE: SOLOMON'S TEMPLE

The Desert Tabernacle was a temporary structure that was used while the Israelites travelled through the desert to their own land. Later when they had settled in the Promised Land, it was time to build the Temple. The temple was called Solomon's Temple because he built it. But actually David and his generation funded most of the Temple's costs. Solomons' Temple was built using the voluntary contribution of people in David's day:

- 1Ch 29:2 With all my resources I [David] have provided for the temple of my God—gold for the gold work, silver for the silver, bronze for the bronze, iron for the iron and wood for the wood, as well as onyx for the settings, turquoise, stones of various colors, and all kinds of fine stone and marble—all of these in large quantities. 1Ch 29:3 Besides, in my devotion to the temple of my God I now give my personal treasures of gold and silver for the temple of my God, over and above everything I have provided for this holy temple: 1Ch 29:4 three thousand talents of gold (gold of Ophir) and seven thousand talents of refined silver, for the overlaying of the walls of the buildings, 1Ch 29:5 for the gold work and the silver work, and for all the work to be done by the craftsmen. Now, who is willing to consecrate himself today to the LORD?" 1Ch 29:6 Then the leaders of families, the officers of the tribes of Israel, the commanders of thousands and commanders of hundreds, and the officials in charge of the king's work gave willingly. 1Ch 29:7 They gave toward the work on the temple of God five thousand talents and ten thousand darics of gold, ten thousand talents of silver, eighteen thousand talents of bronze and a hundred thousand talents of iron. 1Ch 29:8 Any who had precious stones gave them to the treasury of the temple of the LORD in the custody of Jehiel the Gershonite. 1Ch 29:9 The people rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to the LORD. David the king also rejoiced greatly.

After the Temple was built, the people paid annually paid 1/3 of a shekel for maintenance to the temple, and also gave donations for the things needed to be used every day:

- Neh 10:32 "We assume the responsibility for carrying out the commands to give a third of a shekel each year for the service of the house of our God: Neh 10:33 for the bread set out on the table; for the regular grain offerings and burnt offerings; for the offerings on the Sabbaths, New Moon festivals and appointed feasts; for the holy offerings; for sin offerings to make atonement for Israel; and for all the duties of the house of our God.

3. THE SECOND TEMPLE: THE POST-EXILIC TEMPLE

Solomon's temple was destroyed after the Lord called people to repent, but they refused to. Eventually God sent foreign armies to attack Israel. Solomon's temple was destroyed and the people were either killed or carried off into exile.

When they returned from exile, they were supposed to build another temple. The second temple was also supposed to be funded by the people, but they were slow to get to work. Instead people built their own houses. Then they went further and even started decorating them by putting wooden panelling up (i.e. "panelled houses" Haggai 1:3).

- Hag 1:2 This is what the LORD Almighty says: "These people say, 'The time has not yet come for the LORD's house to be built.'" Hag 1:3 Then the word of the LORD came through the prophet Haggai: Hag 1:4 "Is it a time for you yourselves to be living in your panelled houses, while this house remains a ruin?"

Later the people did obey and built the temple. Once again it was built using free-will offerings.

3. HEROD'S EXPANDED TEMPLE

During the first century, Herod greatly enlarged and expanded the Post-Exilic temple, which became known as Herod's temple. It was destroyed by the Romans in AD 70, during the siege of Jerusalem. Only a small portion of the retaining wall remains to this day, known as "The Wailing Wall."

The Temple Tax

- Mat 17:24 After Jesus and his disciples arrived in Capernaum, the collectors of the two-drachma tax came to Peter and asked, "Doesn't your teacher pay the temple tax?"
- Exo 30:13 Each one who crosses over to those already counted is to give a half shekel, according to the sanctuary shekel, which weighs twenty gerahs. This half shekel is an offering to the LORD.

The temple tax was required of Jewish males over age 20, and the money was used for the upkeep and maintenance of the temple. In Jesus' day, this temple tax was used to maintain "Herod's Temple". In Exodus 30:13–16, God told Moses to collect this tax at the time of the census taken in the wilderness. In 2 Kings 12:5–17 and Nehemiah 10:32–33, it seems the temple tax was paid annually, not just during a census.

In Jesus' day, this half-shekel tax wasn't a large sum of money, but roughly equivalent to two days' wages. According to the tractate Shekalim in the Talmud, the temple tax was collected during one of these Jewish festivals: Passover, Pentecost, or Tabernacles.

4. A LOCAL SYNAGOGUE

In Luke 7, we read an account where a Roman Centurion used his personal funds and influence to build the local temple:

- Luk 7:4 When they came to Jesus, they pleaded earnestly with him, "This man deserves to have you do this, Luk 7:5 because he loves our nation and has built our synagogue."

SUMMARY

It seems in the Bible that the structures mentioned above were all built using funds that people gave as free-will offerings. There was no large pool of funds available.

Today older established denominations like the Roman Catholic church and the Church of England have amassed wealth. They have funds available to build churches. Many of their church buildings are quite old already. They are not denominations who emphasize church planting, so though funds are available to build new church structures, much of their funds go toward various types of ministry activities.

For the most part though, churches are built by the sacrificial giving of free-will offerings. Congregations may use a wide variety of fundraising efforts to raise the money. However, there will also be a significant amount of money raised through free-will offerings.

Our church, Randfontein Baptist Church and the house belonging to the church was built by the members of the church in each successive past generation. It was the congregation members who financed it. We enjoy the privilege of these facilities but they have come at the cost of the sacrificial giving of others.

It is our responsibility to also play our part by making sure that the premises are well maintained. We see in the Bible that the first expense towards any premises is the actual cost of building it. Then there is the cost of maintaining the premises. Both of these costs were funded by the free-will generosity of the people of God.

Generally speaking, tithes are not used for this. People gave their tithes over and above their offerings. Then they gave sacrificially. This is how the majority of churches, bible colleges and other mission stations are built.

Sometimes people suggest meeting in a school hall or in someone's home. Those places may be fine for small churches that have few meetings. As soon as the congregation grows, they usually find the premises too small and that they have too few facilities. Those premises actually hinder ministry. The congregation then usually tries to find property of their own to use. In any event, even the school hall and the home is being paid for by someone. Perhaps the congregation may use it for a low cost or for free, but either the school or the owners of the home are paying for the property.

2. SHOULD PASTORS AND OTHER FULL TIME MINISTERS BE PAID?

Before we consider this question, let's consider briefly what the word of God says about Christian leaders and money.

A. LEADERSHIP & GIVING

The bible teaches that Christian leaders should be able to manage their own money properly. They should practice proper stewardship. Jesus taught that if they cannot manage worldly wealth properly, they would not be able to manage "true riches" – the affairs of the Kingdom of God:

- Luk 16:9 I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. Luk 16:10 "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. Luk 16:11 So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? Luk 16:12 And if you have not been trustworthy with someone else's property, who will give you property of your own? Luk 16:13 "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." - NIV
- Luk 16:11 Then if you were not faithful in the unrighteous mammon, who will entrust the true to you? LITV

The Bible also warns against Christian leaders entering ministry for the wrong reasons, one of them being the desire to 'make money' or grow rich from the ministry:

- 2Co 2:17 Unlike so many, *we do not peddle the word of God for profit*. On the contrary, in Christ we speak before God with sincerity, like men sent from God.
- 1Pe 5:2 Be shepherds of God's flock that is under your care, serving as overseers—not because you must, but because you are willing, as God wants you to be; *not greedy for money, but eager to serve ...*

SHOULD PASTORS & FULL-TIME CHRISTIAN WORKERS RECEIVE A SALARY FROM THE CHURCH?

Some people believe that all church leaders should take a vow of poverty. This isn't a biblical idea. Rather it comes from the idea that all Christian workers are like monks who live in a monastery. Many monks take vows of poverty. They also take vows of celibacy. Misinformed Christians often believe that all ministers should live by faith, and just believe God to meet their needs. This may seem very spiritual, but it isn't realistic, and more importantly it isn't Biblical. Strangely as high-minded as these ideals are, many Christians believe that these should be the standards for pastors and Church leaders, but they have a very different standard for themselves. So what does the Bible say?

Was Jesus extremely poor? He received gifts of gold when he was a child. We know that the gift of gold was probably a significant amount of wealth. It probably helped Joseph and Mary when they had to flee back and forth from Herod. However, Joseph's family was properly of average income.

- Mat 2:11 On coming to the house, they saw the child with his mother Mary, and they bowed down and worshiped him. Then they opened their treasures and presented him with gifts of gold and of incense and of myrrh.

Jesus later entered “full-time ministry”. So did the apostles that he chose. How were their daily needs taken care of? We read that a group of women travelled with them. These women supported them out of their own means:

- Luk 8:1 After this, Jesus travelled about from one town and village to another, proclaiming the good news of the kingdom of God. The Twelve were with him, Luk 8:2 and also some women who had been cured of evil spirits and diseases: Mary (called Magdalene) from whom seven demons had come out; Luk 8:3 Joanna the wife of Cuza, the manager of Herod's household; Susanna; and many others. *These women were helping to support them out of their own means.*

Jesus later taught that Christian workers should not have to pay their own way. The people to whom they minister should take care of their needs:

- Mat 10:9 "Don't take any gold, silver, or even copper coins in your pockets. Mat 10:10 Don't take a traveling bag for the trip, a change of clothes, sandals, or a walking stick. After all, *the worker deserves to have his needs met.* GWV, italics added
- Luk 10:7 Stay in that house, eating and drinking whatever they give you, for *the worker deserves his wages.* Do not move around from house to house. Italics added

Paul as a Missionary

As a missionary, Paul started out by paying his own way. Paul was a tentmaker by trade and would work by making tents and in other ways to support himself. He did this as a temporary measure while he was working among foreign nations.

- 1Th 2:9 Surely you remember, brothers, our toil and hardship; we worked night and day in order not to be a burden to anyone while we preached the gospel of God to you.

However this was not his regular source of income or support. That came from other Christians. The church in Philippi was one of his regular supporters. He received continuous support from them. This freed him up to focus on his missionary work:

- Php 4:15 Moreover, as you Philippians know, in the early days of your acquaintance with the gospel, when I set out from Macedonia, not one church shared with me in the matter of giving and receiving, except you only; Php 4:16 for even when I was in Thessalonica, you sent me aid again and again when I was in need.

Established Churches

Jesus and the apostles ministry, and Paul's ministry mentioned above was evangelistic and itinerant. This means that they moved from place to place, and focussed on evangelism. We see that they did not raise their own support, but it was an expectation that other believers would support them.

Later groups of new converts became established local churches. When this happened, we see new guidelines being given regarding the support of Christian leaders:

- Gal 6:6 Anyone who receives instruction in the word must share all good things with his instructor.

The “good things” mentioned above certainly included the material good things such as earthly possessions and money, though it wasn’t exclusively limited to material income.

1 Corinthians 9:3-15 is the clearest biblical passage that teaches that Christian workers should be supported by financial and material means by the people to whom they minister:

- 1Co 9:3 This is my defense to those who sit in judgment on me. 1Co 9:4 Don't we have the right to food and drink? 1Co 9:5 Don't we have the right to take a believing wife along with us, as do the other apostles and the Lord's brothers and Cephas? 1Co 9:6 **Or is it only I and Barnabas who must work for a living?** 1Co 9:7 Who serves as a soldier at his own expense? Who plants a vineyard and does not eat of its grapes? Who tends a flock and does not drink of the milk? 1Co 9:8 Do I say this merely from a human point of view? Doesn't the Law say the same thing? 1Co 9:9 For it is written in the Law of Moses: "Do not muzzle an ox while it is treading out the grain." Is it about oxen that God is concerned? 1Co 9:10 Surely he says this for us, doesn't he? Yes, this was written for us, because when the plowman plows and the thresher threshes, they ought to do so in the hope of sharing in the harvest. 1Co 9:11 **If we have sown spiritual seed among you, is it too much if we reap a material harvest from you? 1Co 9:12 If others have this right of support from you, shouldn't we have it all the more?** But we did not use this right. On the contrary, we put up with anything rather than hinder the gospel of Christ. 1Co 9:13 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? **1Co 9:14 In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel.** 1Co 9:15 But I have not used any of these rights. And I am not writing this in the hope that you will do such things for me. I would rather die than have anyone deprive me of this boast.

In this passage makes it clear should not have to work in a secular job to support themselves; they should have a share in that which people “harvest” that this should be a “material harvest” coming “from” the congregation; it is “right” that they receive “support”; and that the Lord has “commanded” this. The passage clearly and unambiguously settles the question as to whether pastor and other Christian leaders should receive a salary or stipend or some other form of support from their congregations. The answer is a clear “Yes”.

While some pastors elect to have a secular job by choice, and others are forced to work at least part time to supplement their income, 1 Corinthians 9 is very clear that whenever possible this is not the ideal situation. Ideally they should be supported by the people to whom they minister. There are no other Bible passages that I am aware of that actually contradict 1 Corinthians 9.

Paying Elders and Pastors

In the NT, there is seldom a distinction made between a pastor and an elder. All pastors are elders, though not all elders are pastors. Paul singles out the elders whose “work” is preaching and teaching and gives guidelines for their remunerations:

- 1Ti 5:17 The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching. 1Ti 5:18 For the Scripture says,

"Do not muzzle the ox while it is treading out the grain," and "The worker deserves his wages." NIV

The phrase translated "double honour" is a partial reference to respect. However the context shows that the reference is actually to "double pay". The word "honour" is the word that we get our word "honorarium" from. An honorarium is a financial gift for work done. The CEV translates it this way:

- 1Ti 5:17 Church leaders who do their job well deserve to be paid twice as much, especially if they work hard at preaching and teaching. 1Ti 5:18 It is just as the Scriptures say, "Don't muzzle an ox when you are using it to grind grain." You also know the saying, "Workers are worth their pay." CEV

This of course doesn't mean that they should receive double salaries, but it establishes the fact that they should be paid well. This is especially true when members of a church have a job and earn a steady income. It is only fair that the pastor(s) who minister to them enjoy the same financial stability. If we think of the importance of communicating the truth, highlighting error and deception and feeding people spiritually, it becomes clear that their work is important and deserves remuneration. The same is true of missionaries and other Christian leaders who share God's word. Knowing that they will have a stable means of support frees them to focus on their ministries.

SUMMARY

While there are many different approaches to supporting Christian leaders and full-time workers used by Christian organisations and churches, God's word is very clear about the matter – they should receive material and financial support from the people to whom they minister. There are several bible passages that teach this. There is not a single bible passage that teaches against this.

3. DOES GOD RECORD HOW MUCH I GIVE?

A lot of people believe that it isn't important to God how much we give. It's not the amount that is important to God, God just "looks at the heart!". What does the Bible teach?

Firstly, we know that God knows all things. He knows the number of hairs on our head. He calls us to account for every word we speak because he knows everything we say. He records it. He is also aware even of our motives.

A surprising account is mentioned in Luke 21.

- Luk 21:1 As he looked up, Jesus **saw** the rich putting their gifts into the temple treasury. Luk 21:2 He also **saw** a poor widow put in two very small copper coins. Luk 21:3 "I tell you the truth," he said, "this poor widow has put in more than all the others. Luk 21:4 All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

Here Jesus took note of people's giving. He even commended the widow for giving her last, sacrificially, by faith.

In Matthew 19, Peter says they have left everything to follow Him. Jesus responds by saying he will receive a hundred times:

- Mat 19:27 Peter answered him, "We have left everything to follow you! What then will there be for us?" Mat 19:28 Jesus said to them, "I tell you the truth, at the renewal of all things, when the Son of Man sits on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel. Mat 19:29 And everyone who has left houses or brothers or sisters or father or mother or children or fields for my sake will receive a hundred times as much and will inherit eternal life.

How did Jesus know what the measure was that was to be multiplied by 100 if he wasn't aware of how much they had sacrificed in the first place?

In Matthew 25, we see that Jesus entrusted money to his servants. When he returns we will need to give an account of what we have done with it. He knew how much had been given and there was also a certain amount that He expected in return. He clearly had certain amounts in mind:

- Mat 25:15 To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. ... Mat 25:19 "After a long time the master of those servants returned and settled accounts with them. ... Mat 25:29 For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him.

We can safely conclude that God records what we give. Why would He do that though? The answer is twofold:

a. He records to reward

The basis of our giving is the basis of our reward in heaven one day. The measure we use is the measure that God will use to reward us. Those who have been generous will receive much. Those who have been stingy will receive little. Some will receive huge rewards, and some people will be embarrassed on the day that God settles accounts with His people.

b. He records to increase

The second reason that God records what we give is that he uses it as the measure by which to increase us:

- Mat 25:21 "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'
- 2Co 9:10 Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. 2Co 9:11 You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.
- Luk 16:10 "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. Luk 16:11 So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? Luk 16:12 And if you have not been trustworthy with someone else's property, who will give you property of your own? Luk 16:13 "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."

The Scriptures above teach us that when God finds that we can be trusted with money, He trusts us with more and more each time we prove faithful. Many times people feel they have so little that they cannot afford to give. Yet as they give, God increases their harvest. They get in more and more, and from that increase, they can increasingly give larger and larger amounts of money. Note that God if we are faithful, God will increase both the amount that we harvest so that we will personally increase in wealth, and that God will give us more seed to sow. Those who give faithfully, generously and consistently will find that despite giving money away their standard of living actually increases! The more they give, the more they are enabled to give.

4. SHOULD WE GIVE WHILE WE ARE IN DEBT?

This is a controversial question. Put another way, and related to this is, should people who are struggling financially be expected to give? The two situations go hand in hand. Often people who are poor and people who are in debt consider themselves to be in the same category. Let's see what the following Scriptures have to say:

When the Israelites were commanded to contribute the annual half shekel that was to be used to maintain the Temporary Tabernacle in the desert, each person, whether rich or poor were commanded to give. One reason of course is that each person would receive ministry at the Tabernacle:

- Exo 30:13 Each one who crosses over to those already counted is to give a half shekel, according to the sanctuary shekel, which weighs twenty gerahs. This half shekel is an offering to the LORD ... Exodus 30:15 The rich are not to give more than a half shekel and the poor are not to give less when you make the offering to the LORD to atone for your lives. Exo 30:16 Receive the atonement money from the Israelites and use it for the service of the Tent of Meeting. It will be a memorial for the Israelites before the LORD, making atonement for your lives."

When the people were commanded to attend other religious festivals, each person was expected to make a contribution. They were to give in proportion to the way in which they had been blessed. This assumes that the wealthy would naturally give more than the poor. However, no-one was to appear before the Lord empty-handed:

- Deu 16:10 Then celebrate the Feast of Weeks to the LORD your God by giving a freewill offering in proportion to the blessings the LORD your God has given you. ... Deu_16:16 Three times a year all your men must appear before the LORD your God at the place he will choose: at the Feast of Unleavened Bread, the Feast of Weeks and the Feast of Tabernacles. No man should appear before the LORD empty-handed.

In the New Testament, we look again at the example of the widow as a model for giving. Though as a widow, she was probably in the category of the poorest of the poor, yet she still contributed to the offering:

- Luk 21:1 As he looked up, Jesus saw the rich putting their gifts into the temple treasury. Luk 21:2 He also saw a poor widow put in two very small copper coins. Luk 21:3 "I tell you the truth," he said, "this poor widow has put in more than all the others. Luk 21:4 All

these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

The churches in Macedonia were known to be "extremely poor". Yet when a request was made to help the Judean churches who were experiencing a famine, they gave generously:

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

SUMMARY

It is clear that the Bible teaches that God expects the poor to also contribute in offerings. All who received ministry were expected to contribute. This is a basic principle in life. Even in society, we expect the poor to make some form of contribution. The poor pay the same VAT as everyone else because the cost to companies are the same for products. People tend to not agree that we should manage society in such a way that only some are taxed or contribute while others receive without making any contribution. In the passages in the New Testament it is actually the poor who are held up as shining examples of generosity. They gave sacrificially despite their circumstances.

While all are expected to make a contribution, God also expects people to contribute proportionately. In other words this is not only the same percentage of their income, but the wealthier people are, the greater proportionate amounts they are expected to give. Jesus chided the wealthy for giving a small portion by comparison to what they had left to enjoy. They actually gave a smaller offering than the widow because after their offering they still had plenty to live on. All people are expected to contribute, and the more wealth we have, the more it is expected that we will give.

Giving while we are in debt is a separate matter. Poor people may not have much to live on, and they may not actually be in debt. Other people may appear to be wealthy, but they may at the same time live with a lot of debt. This debt always affects a person's ability to give, because they are enslaved by the debt.

Everyone has some debt. For example, it is normal to mortgage a house, pay off a car over a few years, and pay school fees on a monthly basis. This is usually "debt" but it is manageable. However, some people have accumulated a lot of debt. This may have happened slowly over a period of time, and they have added one small debt to another until they are heavily indebted. Credit is freely available today and banks and other lending institutions have carelessly offered people loans without security. This has helped to trap people into endless cycles of debt (Proverbs 22:7). As a result people have become accustomed to living above their means, and have made increasingly larger and larger purchases on credit a normal part of their lifestyle.

Accumulating debt does not free one from the responsibility to give. There is not a single verse anywhere in the OT or NT that teaches that while a person is paying off debt, they do not need to give. Instead the correct thing to do would be to get rid of their debt. Those who do not give because of their many small and large debts should get financial counsel. They have mismanaged money and now are not able to give God the portion due to Him. Someone suggested that those in debt should consider the following:

“Did you get this deeply into debt because of unforeseeable emergencies, such as major medical expenses? Or did you just drift into debt because of careless management and greed? If you are in the latter category, I strongly suggest you do NOT borrow from God. Instead, you need to see your Pastor, &/or a godly financial counsellor, and get your act together. NOW! To do otherwise is to deceive yourself and, worse, to try and deceive God to boot”.

People who feel that they do not need to give because their debt is a greater priority, if they are serious about contributing to the Kingdom of God, should schedule an appointment with a pastor and/or a debt counsellor to help them get out of a cycle of debt. Then they need to live within their means, and purposefully manage their money in such a way that they too make a meaningful contribution to funding the growth of the affairs of God’s Kingdom. God is able to help anybody free themselves from debt. But this requires being humble and going for counsel. Many have chosen to do this and now enjoy a life free from the constant pressure of unmanageable debt.

In conclusion of this first part, we looked at the following questions:

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- 2. SHOULD PASTORS & FULL-TIME CHRISTIAN WORKERS RECEIVE A SALARY?**
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In our next section we will look at the following questions:

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- 6. WHAT WERE THE TYPES OF GIVING IN THE BIBLE?**