

orld famous comedian Jack Benny, known for being a tightwad, once related that he had been confronted by a thief on a dark, metropolitan street. The thief gave Benny a choice, "Your money or your life!" Jack Benny didn't respond immediately, so the thief yelled, "Didn't you hear what I said?" Benny responded, "Sure I did. I'm thinking. I'm thinking!"

Jesus told the rich man (Matthew 19:16-29) that becoming a follower of Jesus Christ involves surrendering both our money and our life. God wants all of us—not just a part of us.

When Jesus told the rich man to give away all that he had, he was simply telling the man to confront an issue all humans must face, sooner or later. Eventually, we have no choice but to leave our possessions behind!

North Americans have been seduced by money and possessions while losing sight of the things in life that really matter. Many beliefs and values that were once priorities have been subverted in favor of pursuits and interests that

promise to make us rich.

The prevailing mood in North America seems to be summed up on the bumper sticker that suggests, "The one who dies with the most toys wins." But, none of our toys go with us when we die!

How we handle our money and finances was important to Jesus—and it still is. But in the midst of a culture that is so focused on "the almighty dollar," we flinch and brace ourselves when we consider appeals to give to God. Giving and generosity is so much a part of the gospel that giving can be seen as the very heart of God.

Time, Talents and Treasures

What we do with our time, talents and treasures is called "stewardship." Stewardship concerns the priorities we place on life itself, as we manage and use what has been given to us.

Stewardship goes far beyond financial issues. In the New Testament the concept of stewardship is used in a symbolic way, depicting Christ-followers as *stewards of the mysteries of God* (1 Corinthians 4:1, KJV) and *stewards of the manifold grace of God* (1 Peter 4:10, KJV).

This perspective has important and far-reaching implications for each of us. According to the Bible, our stewardship is not simply that of money but of the gospel

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and involves the use of one's whole life in God's service!

Stewardship is our response to the lavish generosity of God's grace he has given us. Stewardship involves accepting the fact that all our gifts come from God and are to be used for his glory. Stewardship can best be defined as the proper management of one's entire life and resources

God made the world and everything in it. All things are his. Giving to God reminds us that we are accountable for the material possessions he has entrusted to us. We are stewards of what we possess, not owners. God is the source of all our wealth, all our talents and all the moments of our lives. Nothing we have can be thought of as earned or merited. All that we have and all that we are belong to God.

Our stewardship potential can be subdivided into three Ts: our <u>time</u>, our <u>talents</u> and our <u>treasures</u>.

Managing Our Time

Today, many of us are busy with the cares of this life—with jobs, housework, studies, finances and relationships. Our priorities determine how we manage our time. Yet many of us have no strategy for life. We confuse priorities and miss opportunities with no thought of accountability to God.

Loving God and loving humanity are inseparable. A new command I give you: Love one another. As I have loved you, so you must love one another. By this all men will know that you are my disciples, if you love one another (John 13:34-35). God can work in us, using our time to help an elderly neighbor...to clean an invalid's house...to deliver gro-

ceries to a needy family...to visit the sick...to call and encourage a despondent friend. As we yield some of our time to God, he then uses us as his hands and feet in this world, to love others.

Some in Jesus' day thought he was wasting his time as he talked with young people and listened to those who were terminally ill. Yet he consistently reached out to others. We are Christ's hands extended to the modern world. God enables us to love others through our time.

Talents and Gifts

The second T is our talents. We all have unique gifts and talents. In many parables, Jesus dealt with prop-

"...store up for yourselves treasures in heaven.... For where your treasure is, there your heart will be also" (Matthew 6:20-21).

erty and our responsibility for using it wisely. Property in Jesus' parables is often a metaphor for life itself. Such parables teach that Jesus' disciples are responsible to God for managing their lives and using them for the benefit of others.

The familiar parable of the talents in Matthew 25:14-30 encourages us to use the talents, gifts and abilities that have been entrusted to us and not to bury them in the ground.

God has given each of us spiritual gifts (Romans 12; 1 Corinthians 12) for the good of everyone with whom we come into contact, for, as the parable of the Good Samaritan teaches, everyone is our neighbor (Luke 10:25-37). Our talents are special gifts of grace, freely given by God. They are given to us to use, not to hoard away for ourselves. We all have a ministry and a role to play. We all have something to contribute.

Sharing Our Treasures

The third T is our treasure—our money.

Concerns that Christians have about finances often fall under one of two extremes. On the one hand, some have heard the "prosperity" gospel—the unbiblical teaching that God not only promises, but is "required(!)" to bless all faithful Christians with health and wealth. Some who follow these superstitious teachings have been misled into thinking that a "prayer of positive confession" will automatically cure their health and financially related problems.

But Jesus gives no such promise, despite the idea we sometimes hear preached that Christians just need to "name it and claim it."

At the other extreme, some have heard that Christians should take vows of poverty. They have been told that God wants all Christians to be poor.



But the Bible does not say that poverty is what God wants for all Christians, even though some Christians do endure poverty.

You may have heard that Jesus talked very little about money. The truth is, there are two subjects Jesus talked about more than he did any other—1) the kingdom of God, and 2) money!

The Purpose of Money

There are at least four purposes for money, according to the Bible:

- **1.** To provide our basic needs. Matthew 6 tells us that God will take care of our basic needs, and we are told in the same chapter to pray for our daily bread.
- **2.** To give us an opportunity to give and share. God wants to give us his very heart of generosity. By God's grace, we are transformed from "takers" into "givers."
- **3.** To enjoy. God loves us, and he gives us material blessings because he wants us to enjoy life. Some fail to enjoy what they have been given because they spend so much time trying

to protect what they have and wishing for something bigger and better.

4. To help us understand the power and love of God. God wants to help us rely on him as he meets our financial needs. God uses our financial tests and challenges to help us learn to rely on and rest in him.

But materialism, the love of money, can be a curse! Here are just a few of the pitfalls into which we can fall:

- Indebtedness
- Scheming to get rich
- Greed
- · Deceitfulness of riches
- False values

As followers of Jesus, we are continually facing the values of the world as

> they conflict with and confront God's values. The gospel of Jesus Christ changes the way we look at things, the values we place on things, how we use our time and what is of lasting importance to us!

> One author said that the gospel changes our values much like a thief who breaks into a department store and, instead of stealing, simply rearranges all the price tags. The next morning customers and store clerks find that diamond necklaces are on sale for one

dollar while cheap costume jewelry costs thousands of dollars.

When Jesus becomes Lord of our lives, we find that the "price-tags" in our lives have changed dramatically. Jesus tells us to "invest" with God, and not in the materialism of our physical life, which is like flowers of the field, having only a brief life span:

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also (Matthew 6:19-21).

The Generosity of God's Grace

A Raisin in the Sun (a play that debuted on Broadway in 1959) tells the story of an African-American family living in a New York City ghetto who, upon the death of the father/husband, inherits money from his life insurance policy. The matriarch of the family sees the money as a way to escape Harlem and move to a little

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house in the country. The daughter thinks that the money can help her fulfill her dreams and attend medical school

The older brother/son begs for the money, because he and a friend have a "can't miss" business opportunity. He promises to use the money to get the business started and then pay it back so his mother and sister can still see their dreams realized. Against her better judgment the mother gives all the money to her son.

The "friend" skips town with all the money. The son has to go home, like the prodigal son, to tell his mother and sister that all their money is gone, and with it their dreams. His sister goes ballistic, furiously berating and maligning her brother. The mother stops her tirade by asking, "I thought I taught you to love him?" The young man's sister says, "Love him? There's nothing left to love!"

The mother responds, "There's always something left to love. And if you ain't learned that, you ain't learned nothing... Child, when do you think is the time to love somebody the most-when they done good and made things easy for everybody? Well then, you ain't through learning, because that ain't the time at all. It's when he's at his lowest and can't believe in himself cause the world done whipped him so. When you start measuring somebody, measure him right, child, measure him right. Make sure you done taken into account what hills and valleys he done come through before he got to wherever he is."

Generosity He Produces in Us

God's love is his generosity expressed to us even though we don't deserve it. God loves us in spite of our self-centered and self-serving actions. God loves us anyway! God's love is a generous, never-ending stream of life-giving love, always available to each and every one of us.

Christ-less religion is built on the foundation of cause and effect, of rewards for good behavior and punishment for bad. Christ-less religion convinces its followers that God is like that too—God (we are told) rewards us when he is pleased with our performance, but punishes us (for our own good, of course!) when we fail to measure up to his standards (which, conveniently enough for religion, are

actually one and the same as the standards of legalistic religion!).

When Christ lives in us, he produces a spirit of generosity. As God's very own, spiritually reborn children, we grow in his grace so that we begin to reflect the same grace that has been given to us. We become generous—not by our own human virtue or worth—but by God's grace.

The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller.—Proverbs 11:24, The Message

As Christ-followers we don't live our lives to accumulate and possess spiritual or physical treasures, but rather we live our lives to "pay forward" the very gifts God has given to

us. Apart from God, we human beings find it extremely difficult to "let go" of what (either physically or spiritually) we erroneously believe our hard work has earned us.

But, when Christ lives his life in us, we don't regret the generosity he produces in us—far from diminishing our lives, Christ-centered generosity spiritually enhances and elevates our lives! Giving, from a Christ-centered perspective, is part of the growth process we experience.

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

In one of his great teachings Jesus told his immediate disciples, and by extension all disciples who would follow in the ages to come:

I am the vine, and my Father is the gardener. He cuts off every branch that bears no fruit, while every branch that does bear fruit he prunes so that it will be more fruitful.—John 15:1-2

Without the generosity produced in our lives by the very life of Christ, we are unfruitful—we are dead branches. Lest anyone get the idea that spiritual fruit is produced by human deeds, Jesus continued:

Remain in me [you may remember that "remain" is translated "abide" in the Authorized King James Version, which inspired that great hymn, "Abide With Me"] and I will remain in you. No branch can bear fruit of itself; it must remain in the vine. Neither can you bear fruit unless you remain in me. I am

the vine, you are the branches. If a man remains in me and I in him, he will bear much fruit; apart from me you can do nothing. —John 15:4-5.

Giving of Ourselves So That Others Might Live in Christ

Jesus also spoke of the grain of wheat that dies, giving of itself that others might be served (the ultimate example of this word picture is of course Jesus' own sacrifice on our behalf on his cross)—see John 12:24. He rebuked his disciples, who wanted to be fawned over and served by others, telling them that:

...whoever wants to become great among you must be your servant, and whoever wants to be first must be your

As Christians, our hearts are in the gospel of Jesus Christ. If our hearts are only on ourselves, we will never be content.

slave—just as the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many.— Matthew 20:26-28

As we remain—as we abide—in Jesus, he produces fruit in our lives. He produces a harvest through us, as we give ourselves willingly to help and assist others, even as he willingly gave himself for all humanity. Earlier in the Gospel of John, before his teaching about the vine and the branches, Jesus spoke of the kind of fruit that he produces in the lives of those who believe in him:

Whoever believes in me, as the Scripture has said, streams of living water will flow from within him.—John 7:38

- The life of the risen Lord, who lives within us (Galatians 2:20) is more like a river than it is a lake or a reservoir. God's grace is dynamic—it flows. God has not given us the riches of his grace to be held in trust in a safe deposit box. God's grace is not given to us so that we might bury it in a napkin (Matthew 25:24-25) and hide it so that we might present it to him at his return, unsullied and pristine, never circulated, like a rare coin in a coin collection.
- God's grace is given to be given. God's grace is a free-flowing river, whereas performance-based religion

is all about storing up good deeds in a vain and futile attempt to impress God. God's grace flows, Christ-less religion is all about saving and accumulating.

• God's love is not like physical resources that diminish when they are used, but rather God's love, which is the parent of generosity, is a resource that grows when it is used. Love flows, and it grows, when it is given away. There is no end of God's love. God's grace is unlimited and unending. He gives us his love, by his grace, and we:

...grow in the grace and knowledge of our Lord and Savior Jesus Christ.— 2 Peter 3:18

Not Enough Money to Pay the Bills?

Here are five practical biblical tips you might want to consider as you take a long, hard look at your financial situation:

- 1. Understand that money can't bring happiness. Jesus tells us in Luke 12:15, A man's life does not consist in the abundance of his possessions. How sad that many spend a lifetime trying to get rich, and the few who attain the wealth they dream about often are not happy. Being rich is not the problem. Craving and lusting to be rich, or to remain rich, is.
- 2. Learn to be content. How hard this is when it seems every advertisement is designed to create discontent! Even apart from the influence of advertising, it is so hard for us to be satisfied with what we have. Paul told the Philippians, writing to them while he was in prison, I know what it is to be in need, and I know what it is to have plenty...I have learned the secret of being content in any and every situation, whether well fed or hungry. I can do everything through him who gives me strength (Philippians 4:12-13).
- 3. Resist the worries of this life and the deceitfulness of wealth (Matthew 13:22). Don't let the pressures and stress of your life dictate your values, hopes and dreams. For Christ-followers, success is not having lots of money, a big house and a shiny new car. Success is doing what God wants you to do. Paul cautioned us in 1 Timothy 6:9, People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction
 - 4. Learn the difference between

what you want and what you need. Paul said, *But if we have food and clothing, we will be content with that* (1 Timothy 6:8). Sometimes we need to say "no" to our desires.

5. Pay off your debts as soon as you can. The best way to get out of debt is to change the habits that caused you to get into debt in the first place. One of the biggest pitfalls and causes of debt is borrowing. It has been said that a wallet or purse filled with credit cards makes it easy to go for broke—and achieve it!

Of course, virtually all of us need to borrow for some big purchases at some time in our lives. But we can limit our borrowing. We can learn to live within our means. Perhaps you will need to start a program and a budget that will eventually pay off your debts. You may need professional advice. Remember—a budget is what you stay within if you do without everything you want.

The choices we make in using and spending our money and treasures help us learn to choose between the passions of the flesh and the fruit of the Spirit. Do we consume what God gives us entirely on ourselves, or do we share with those in need? Do we simply take care of our own needs, or do we support the gospel, so that eternal needs of others may be met?

Jesus said, Where your treasure is, there your heart will be also (Matthew 6:21). As Christians, our hearts are in the gospel of Jesus Christ. If our hearts are only on ourselves, we will never be content.

But if our hearts are fully committed to God, we will be grateful for his generosity and want to share our wealth with others—not out of obligation, but out of gratitude. Loving God means using our treasures and wealth in ways that share the good news of the gospel with others. Stewardship involves managing our financial affairs so there is something to give to others—to individuals, one's church, outreach ministries, orphanages, missions and charitable organizations.

God owns all that we possess. Everything we have is a gift from God. Our life, health, spouse, children and all our material and monetary blessings are from him. When we give a portion of what God has given us back to him, we are gratefully thanking him and acknowledging his

ownership and lordship over all areas of our lives.

Work Involves Serving God

Work is, of course, one of the ways we earn money to provide for needs, to support our families and acquire possessions. But work is more than simply "making money." Work also involves serving God.

Many of you have probably seen the message I saw on a bumper sticker just a few days ago—"I owe, I owe, it's off to work I go!" Studies show that most Americans and Canadians say the only reason they go to work is to make money to pay the bills. What an unfortunate and depressing incentive for working!

As Christ-followers, God helps us see that our lives do have meaning, and what we do can make a positive difference in the lives of others.

Work is something we all do, whether or not we are employed. Have you considered how important work is for a Christian? The Bible has a great deal to say about work and how it is an important part of Christianity. Whether we work with our hands, with our heads, or both, work is very much a part of following our Savior.

- 1. Work helps us provide the necessities of life. Without work most of us would not have clothing, shelter or food. Work is necessary for us to take care of our own needs and those of our family. "The Lord God took the man and put him in the Garden of Eden to work it and take care of it" (Genesis 2:15).
- 2. Work is necessary for our emotional well-being. Although God could have simply provided everything for Adam and Eve, they were given tasks and responsibilities. Entitlement programs given to people on welfare, giving them little incentive to work, and in some cases actually preventing them from working, are one of the great curses of our modern world! Recipients do not have their emotional needs fulfilled, often through no fault of their own!
- **3.** Work helps us contribute to our society. We all want to be needed, to contribute and to be productive. It is important for us to know and feel that our role is important. In a rural society, young people contribute by helping out with chores around the house and in the field.

But it is difficult and sometimes al-

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most impossible for young people in our urban metropolitan cities to feel that they are making a meaningful, important contribution to their families. Many young people in our cities are bored, with time on their hands, only to find meaning and fulfillment in gangs and criminal behavior.

4. As Christians we know that we work for God. We work in order to please God and to follow his instructions. While we cannot earn salvation, we also know that ...we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do (Ephesians 2:10).

God does not give us the precious relationship we enjoy as his children because of our work. God does not reconcile us to himself because of our work, rather he reconciles us for the work he will accomplish in and through us. He enables and empowers us to "pay forward" the grace he has lavished on us.

Christians are never out of work! Christians can always make a contribution to the kingdom of God, because God has something for each of us to do! What you do makes a difference!

God has called us to serve him, and we can do that even when health does not permit us to do physical work. Some of the greatest work for the kingdom of God is provided by people who endure trials that immobilize them. In spite of adversity, they shine as examples of dedication and faithfulness.

We here at Plain Truth Ministries know many who shine as beacons of hope, as we read your letters and requests for prayer. We are inspired to hear of your perseverance in the face of trials. We thank God, for we know that he gives his children the strength to serve him in spite of difficulties.

Life for the Spiritually Dead

Never doubt that a small group of thoughtful, committed citizens can change the world—it is the only thing that ever has. —Margaret Mead

The doors of the bank of heaven are wide open—God stands ready to welcome one and all in his loving em-

brace. The riches of God's grace are freely available to all who ask. Deep and profound spiritual change is here—now—in the person of Jesus. Clean, fresh, life-giving, living waters of Jesus Christ are available to one and all!

Even though we are weak physically (and sometimes *because* we are weak physically—see 1 Corinthians 1:9-10; 1 Corinthians 1:26-31), God makes us spiritually strong, by his grace, so that we might shine the light of Jesus as beacons of hope to a hurting and needy world.

We are God's handiwork in sharing, passing on and pro-

how much we determine to give is between us and God. In determining a giving pattern, we should give as God has blessed us. Ask God to guide you as you determine what your giving should be. Establish a plan for regular, systematic giving.

The important thing is that we not give grudgingly out of obligation, but cheerfully, from the heart (2 Corinthians 9:7).

The value of our gift is not determined by dollar amount, but by the spirit in which it is given (Mark 12:41-44). Christ-centered giving is

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claiming God's love, and the incredible, staggering good news that God offers his love, a new life in Christ. He is not working to make bad people good, he is working to make dead people live! Our relationship with God is not predicated on performance, but defined by his goodness, by his grace, through Jesus. That's incredible news!

Think about how you can influence others' lives in a positive way. It is so easy to sit back and criticize the way the world is—and so hard to start doing something to make it a better place, a place that reflects the servant love that Jesus gives each of us.

Giving to God is a wonderful opportunity! We give to him by using our time, talents and treasures. We give to him by serving others. We give to him in the work we do. And, of course, we also give to him by financially supporting the work of preaching and proclaiming the gospel.

How we manage our giving and

motivated by loving gratitude to God.

QUESTIONS & ANSWERS

Is it okay to share my tithe with more than one church or ministry?

No church, pastor or ministry can "demand" or "require" that a tithe, or all of the free will offerings that a Christian decides to give to God's work be given only to them.

The body of Christ consists of many parts, and many believers labor together, using their many gifts to proclaim the gospel.

Christ-followers may decide to whom and how much they give. God's very own children, according to the new covenant, are to be generous and give of their time, talents and treasures for the work of God's kingdom.

However, as we give, we should consider those sources that provide instruction, pastoral care and counseling, direction, inspiration, missionary outreach, evangelistic teaching and spiritual nourishment—and give accordingly. Giving should begin at the household of faith, and we should not neglect "our own"—those who help us and provide spiritual services to us.

I have a question about tithing. I understand that everything belongs to God, and I am only a manager of his blessings. I also understand that in the Old Testament there were required giving and offerings. Since we are under the new covenant, what is our responsibility for giving?

No dogmatic or definitive guidelines are given in the new covenant for tithing. The New Testament bases principles of Christian stewardship upon giving and love, which are, in fact, higher standards and far more exacting than a strict percentage given under the old covenant.

The new covenant does not release us from giving. In fact, Christians are told that we are bought with a price, and Jesus owns all that we are. He owns our time, talents and treasures. Loving and giving are morally superior and more spiritually demanding than are mere percentages.

Christians are told to give willingly, out of a cheerful heart, according to how God has blessed us. Giving for the Christian springs from a cheerful heart.

Strictly speaking, the word "tithe" should not be used to describe or define the giving which God inspires in the lives of Christ-followers. Tithing is an old covenant word and practice. But many Christians who use the term to describe their faithful and loving response to their Lord and Savior do not feel it is a yardstick or legislated approach to their giving.

We are told so often that we should give more to God, and we should do more for God. We should give more money and more time. We should spend more time in the Bible and more time in prayer. I wonder—is there any allowance for spending our time or money for any other purpose?

May we watch a ballgame, read a novel, go to a race, see a movie or go shopping? I know that we are saved by grace and not works, but

THE TAX ASSESSOR & THE CHRISTIAN

A tax assessor came one day to a Christian to determine the amount of taxes the man would have to pay. The following conversation took place:

"What property do you possess?" asked the assessor.

"I am a very wealthy man," replied the Christ-follower.

"List your possessions, please," the assessor instructed.

"First, I have everlasting life (John 3:16)" said the man.

"Second, I have a mansion in heaven (John 14:2).

"Third, I have peace that passes understanding (Philippians 4:7).

"Fourth, I have inexpressible joy (1 Peter 1:8).

"Fifth, I have love that never fails (1 Corinthians 13:8).

"Sixth, I have a faithful, precious wife (Proverbs 31:10).

"Seventh, I have healthy and happy children (Exodus 20:12).

"Eighth, I have true, loyal friends (Proverbs 18:24).

"Ninth, I have a crown of life (James 1:12)."

The tax assessor closed his book and said, "You are a very rich man, but your blessings are not subject to taxation."

- Author Unknown

while I know that I do not give or do enough, and I don't feel that anyone truly can, that doesn't comfort me much.

Giving of our time, talents and treasures for the kingdom is part of the New Testament message. This is not to say that each one of us must support every church, denomination and ministry any more than any one of us is responsible to feed and clothe every child that lives in our town.

Giving begins at home. We should support, as we can and as we decide, the church and the ministries that nourish us and give us spiritual direction. But we must also take care of our families and live balanced, fulfilling lives as we believe we ought and as we are able.

Jesus is clear about the dangers of legalism, and the rest of the New Testament adds to his teaching. We are not to live in fear of sinning, worried about fulfilling a humanly devised laundry list of dos and don'ts. We are to live according to the new commandments of Jesus, loving God and our neighbor, as our risen Lord empowers us to do so.

Jesus told us to come to him, to give our burdens to him (Matthew 11:28). We all need to be careful that we do not try to carry burdens that rightly belong to our Lord.

The pastor at my church recently gave a sermon on tithes and offerings. He stated specifically that unless you were giving ten percent in a tithe, you had never really given an offering (the offering being anything over and above the ten percent).

He basically said we were "cursed" if we weren't doing it this way. His scriptural references were from Malachi 3:8-9. I was curious to know what you think about what my pastor said. It did leave me wondering.

While we did not hear all of what your pastor said, your report of what you heard is not a biblical one. The Christian is not required to give any exact percentage—exact percentages are of the old covenant. What you report is not New Testament teaching.

If, for example, Christ-followers are required to pay the ten percent tithe, then the other tithes—there are two others under the old covenant—would be required as well.

Of course, we would also have to adhere to all the other regulations such as Hebrew holy days, dietary laws, clothing and hygiene regulations having to do with ritual, purity, etc.

In regard to giving, the New Testament does not set any regulations—other than to tell us that we are bought with a price, that we are not our own and that all of our time, talents and treasures belong to God—not just ten percent!

But the New Testament does not enjoin any strict percentage of giving, and there is no biblical justification for demanding it of Christians.

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