



Discover God's Unique Design for Your  
**SPIRITUAL GIFT OF GIVING**

# YOUR GIFT:

**GIVING**



**Discover God's Unique Design for**

# **YOUR GIFT: GIVING**

by Dr. Marvin Osborn



HOW TO DEVELOP AND USE THE GIFT OF GIVING  
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## **ACKNOWLEDGEMENTS**

**Dr. Douglas Porter**, who began and wrote many of the titles in this “How to Develop and Use the Gift of...” series and contributed much to Church Growth Institute through the years, went home to be with the Lord before completing this series. We are saddened by our loss and thankful to have associated with such a man of God who touched so many lives around the world. He will be missed.

**Dr. Marvin Osborn** graciously agreed to complete this series of books for us. Dr. Osborn is Pastor of First Baptist Church of Birmingham, Birmingham, Ohio.

Dr. Osborn received Jesus Christ as his personal Savior at the age of 15 and felt God's call into fulltime Christian service shortly thereafter. He is a graduate of Riverdale Baptist High School, Liberty University, Mid-Atlantic Theological Seminary and Louisiana Baptist University. He holds AA, BS, MA, MDiv and DMin degrees. He has served in various ministries including: Liberty University, Church Growth Institute, Promise Keepers, South Palm Beach Community Church, Monclova Road Baptist Church and in his current position as the Pastor of First Baptist Church of Birmingham, Ohio.

Dr. Osborn is a public speaker who has spoken before schools, colleges, churches and in foreign countries. He is also a published author who has edited and authored numerous books, articles and resources.

Dr. Osborn and his wife Kim reside in Lorain, Ohio. They are parents (biological, foster and adoptive), blessed with 11 children and 7 grandchildren.



## **FOREWORD**

Giving is a wonderful opportunity for all believers to mimic the grace God has so lavishly bestowed upon mankind (Eph. 2:8-9). John 3:16 tells us, “*God so loved the world that He gave His only begotten son...*” As God's love compelled him to give, so our love for God compels us to fulfill his mandate to give.

All believers have the responsibility to give their tithes and offerings to the Lord through their local church. However, those with the gift of giving have the supernatural capacity to give beyond regular tithes and offerings.

Like all spiritual gifts, the gift of giving meets a specific need within the body of Christ. Unfortunately, many pastors have not been trained how to identify those with the gift of giving and how to effectively and strategically place givers in the church. As such, many givers are misplaced or even neglected by the church.

My hope is that *How to Develop and Use the Gift of Giving* will assist those with the gift of giving and pastors as they seek to successfully implement this valuable gift in their local church.

I pray that God will richly bless you as you submit yourself to follow God's leading in your role in His service.

**Dr. Larry Gilbert, Founder  
Ephesians Four Ministries/Church Growth Institute  
Elkton, Maryland**



## INTRODUCTION

I received Jesus as my Savior at the age of 15 in a large church in Maryland. Our church had grown tremendously and, already holding several services each Sunday morning, the decision to purchase property and build a new church building seemed only logical. It was to be a magnificent edifice: plush carpeting, chandeliers, and room enough to handle the projected growth. However, unscrupulous contractors and an unwise church business administrator threatened the church's very existence.

Cost overruns, unflattering news articles and some arrests caused the bankers to become uneasy and the call for sacrificial giving was announced from the pulpit. Many left the church. Others balked at the idea of having to give more in addition to their weekly tithe.

My parents, young in the Lord, understood the magnitude of the monies needed to pull the church out of their dilemma. Although we were a paycheck-to-paycheck family, my father gave his silver dollar collection (probably the only nest egg we had as a family) and my mother gave her engagement ring. That may not have seemed like much to others who could afford to give many thousands of dollars to the church, but our family, and the Lord, understood the sacrifice that was made.

My parent's sacrifice made a profound impact on my life. Their love for Christ and their dedication to the work of the church was found not only in their sacrificial giving during this church trial, but also in the tithes and offerings they gave on a weekly basis. The church was able to keep the bankers at bay and, to the glory of God, later paid off that mortgage.

The Bible is replete with God's promises of blessing the generous. As Jesus said,

“Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again” (Luke 6:38).

This was certainly true in my parent's life. When my father was laid off from his job for six months, we did not lose our house, there was food on our table and God met our every need. A few years later, my parents were able to sell their house for twice the amount they paid for it, and move into a beautiful new home, which was more than they could have dreamed of.

Years later, when my father went to heaven, my mother was able to sell that new home for twice what she paid for it. Now get this, she was paid \$17,000 MORE than the asking price of the house. She was able to take that money and move back to West Virginia, her birthplace, and purchase a beautiful home, in

cash, two houses down from her twin sister! God is so good! Now, as the late Paul Harvey was fond of saying, “you know the rest of the story.”

My parents, whether they realized it or not, had the gift of giving. Although not rich, they gave out of their need, and God blessed them for it. I am convinced that my parents’ sacrificial giving decades prior, bore the financial blessings they enjoyed later in life.

Do you have the gift of giving? Has God given you the supernatural capacity and desire to give, above and beyond the tithe, to meet needs within the church and to help individuals in need? Are you using your gift of giving in the place and manner God desires of you? The intent of this book is to help you discover and refine the gift of giving in your life.

Before reading this book, if you have not already done so, I encourage you to take the *Team Ministry Spiritual Gift Inventory*, written by Dr. Larry Gilbert and published by Ephesians Four Ministries, to help discover your spiritual giftedness. I believe one of the great joys of our life in Christ is knowing how God has gifted us and operating in that giftedness. I pray that this book will give you the practical tools to help you as you serve our Lord. I am convinced that when you use this gift in the way that God intended, that, as Dr. Larry Gilbert is quoted as saying, you will receive maximum fulfillment with minimum frustration. I pray that you will be released to operate in satisfaction and fulfillment in your service to Christ.

“Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver” (2 Cor. 9:7).

I would be remiss if I did not acknowledge Dr. Douglas Porter's role in writing this book. Dr. Porter, who wrote many of the titles in this “How to Develop and Use the Gift of...” series, went home to be with the Lord before completing this book. It has been my intent to continue the theme he started. Dr. Porter was prolific writer, having written many titles as a ghostwriter, and many under his own name. He loved Jesus and his life was spent in helping others grow in their faith and knowledge of his beloved Lord. Christendom owes a great debt to him, and others, who have given their life for the benefit of others. This book is dedicated to Dr. Porter.

**Dr. Marvin S. Osborn**  
**Author and Pastor**  
**Birmingham, Ohio**

## **CHAPTER ONE**

# **What Is Giving?**

At only 23 years old, John launched his first business venture opening a men's clothing store together with his brother-in-law, Nathan Brown. Though the business venture enjoyed a measure of success, young John dreamed of bigger and better things. Fifteen years later he launched his dream of something new, a multipurpose clothing and specialty store in an abandoned railway depot. Business historians credit John Wanamaker with establishing the first department store, a place he simply called "Wanamaker's."

An entrepreneur in the truest sense of the word, he grew his store into the largest store in America by introducing such things as price tags on merchandise, high quality goods at discounted prices, special sales throughout the year, money-back guarantees on products sold, and copywritten advertising flyers. These practices common in merchandizing today were all innovations of one of America's most successful businessmen.

But to attribute the success of Wanamaker's to innovative business practices is to misunderstand the character of John Wanamaker and the reason the public so quickly embraced his store. A deeply devoted Christian, Wanamaker became known as a man who kept his word. His guarantees were just that, guarantees he would honor because he thought of keeping his word as part of his Christian duty. He refused to cut corners on quality to make a little extra money on a sale. As a result, he made even more money because of the high volume of product he turned over.

Although remembered best as a businessman, Wanamaker was deeply committed to the work of the Bethany Sunday school and served as superintendent of the school for sixty years. Under his leadership, it became the largest Sunday school in America and a prototype for churches across the nation to copy. When invited to serve as America's Postmaster General, he accepted the job only on the condition he would have weekends off to return to Philadelphia and continue his Sunday school work.

Wanamaker was widely recognized during his life for his civic, business and Sunday school work, but there was another side of John Wanamaker the public did not know about. He used much of the wealth he earned through his business success to underwrite ministries such as the YMCA, establish publications like The Sunday school Times, and support the evangelistic work of men like D. L. Moody and Billy Sunday. In Wanamaker's mind, God had given him wealth so that he could give to advance worthy Christian causes. Moody himself recognized the importance of money in making ministry happen when he said, "God will allow millions of dollars to pass through my hands as long as none of it sticks to my fingers."

While many people see wealth as a goal to be achieved, people gifted in giving tend to view wealth as a means to achieving a greater purpose. That was certainly Robert's view. Few people in his church realized how wealthy he had become over the years. Perhaps that was because he was content to remain in the home he had bought decades earlier and continue living a simple life even when he could afford to do better. Rather, he looked for ways to use his surplus funds to meet needs within his own church family. When he saw children in families that could not afford to send them to summer camp, he would stop by the church office during the week to visit the pastor. A few days later the pastor would meet those parents in their home to explain how some anonymous donor had given the church money to pay the camp fees for their kids. John preferred it that way, giving in the shadows in ways to hide himself as the source of the gift. He was just happy to see the children come back from camp and see how his gift had changed their lives.

Rachel was also gifted in giving. For years she had run her own business in the community. As the business grew, she invested the surplus funds and continued to live her life at a comfortable but not affluent level. By the time she sold the business and retired, she had established quite a little nest egg for herself. While others might have rewarded themselves with a trip to some exotic location or cruise of a lifetime experience, she devoted herself to volunteer work spending time with people others might describe as disenfranchised. When she saw significant needs in her church, she knew she could meet the needs out of her own resources, but often refused to do so. She wanted others to enjoy the opportunity to give and receive God's blessing for doing so. Instead of just paying the bill herself, she would ask the pastor to make an appeal to the congregation and offer seed money as a matching gift fund. And when the church received their offering for a project, she doubled the gift and rejoiced with everyone else at what God had done in their midst. As far as she was concerned, no one needed to know what she had done to make it happen.

### **The Nature of Giving**

The translators of the King James Version used the verb "give" to translate some twenty-eight Greek words in the New Testament. Of those twenty-eight words, Paul used the verb *metadidomi* to describe the gift and ministry of giving. This verb conveys the idea of giving a share of something or to impart something to another person. He used the verb to describe his own desire to "impart to you some spiritual gift, so that you may be established" (Rom. 1:11). Later in the same epistle he used the same verb to distinguish one of seven gifts identified in Romans 12 (Rom. 12:8).

When Paul arrived in Thessalonica, he described his ministry there as an act of giving. "So, affectionately longing for you, we were well pleased to impart to you not only the gospel of God, but also our own lives, because you had become dear to us" (1 Thess. 2:8). While others might view some givers as cold or calloused, using their funds to manipulate people, most people who give are like Paul. The gift they give for a cause or ministry is an expression of a previous

heart-to-heart connection they have developed with those who will benefit most from that gift.

Most often giving is described in Scripture as a means of meeting a need. John the Baptist told those who came to him for advice, “He who has two tunics, let him give to him who has none; and he who has food, let him do likewise” (Luke 3:11). Part of the corrective behavior to be developed by kleptomaniacs involved “working with his hands what is good, that he may have something to give him who has need” (Eph. 4:28).

Those who are gifted in giving tend to understand better than most of their fellow believers that there are many ways to fund ministry. They are there to encourage their pastors to teach biblical stewardship on a regular basis so church members understand giving as a ministry rather than a necessity to insure the bills are paid. They offer their services to help others struggling with their finances to come up with a debt reduction plan that will free up more of their personal income. They will help young families plan workable financial plans to provide for needs and live within their means. Ultimately these actions result in more disposable income in the lives of church families enabling them to give more than they could previously.

Beyond the most obvious expression of giving (that of giving money), their expertise in financial matters can help churches better manage the funds they have available so that more is accomplished for God for less cost than previously. Building a stable funding base for ministry includes both raising funds and managing spending. People gifted in giving tend to develop these skills further than those gifted in other areas.

As long as there are people gifted in giving who chose not to be limited by “the way we have always done things here,” new and creative ways to fund ministry will be continually developed. While ministry often extends far beyond giving to meet a cause, ministry rarely happens if funds are not available. People with the gift of giving tend to be people who figure out how to make ministry happen.

### **The Grace of Giving**

One of the problems with discussing spiritual gifts is the confusion that sometimes results when people think of some aspect of our Christian responsibility that may also be a spiritual gift. This is especially true of the gift of giving. Is giving a gift to be used by the gifted or a grace to be exercised by all Christians? The short answer to that question is, “Yes.” While some are gifted in giving, all should practice financial stewardship that includes giving.

The promise of Luke 6:38 extends to every Christian regardless of their spiritual gift. “Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you” (Luke 6:38). Our spiritual gift or lack of gift in some area should never be an excuse for disobeying the direct commands of God recorded in Scripture.

The Apostle Paul spoke both of the gift of giving and the grace of giving. After describing the sacrificial giving of the Macedonians, Paul encouraged the Corinthians to follow their example. “But as you abound in everything – in faith, in speech, in knowledge, in all diligence, and in your love for us – see that you abound in this grace also” (2 Cor. 8:7).

The grace of giving is an expression of the principle of sowing and reaping as it applies to our financial resources. “He who sows sparingly will also reap sparingly and he who sows bountifully will also reap bountifully” (2 Cor. 9:6). When that principle is understood, it becomes our responsibility to give as we purpose in our heart. “So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver” (2 Cor. 9:7). How can people cheerfully give away even part of their resources? Most people try to hold on to as much as they can. But Christians who practice the grace of giving do so on the basis of the promise of God. “God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work” (2 Cor. 9:8). Words like “abound,” “sufficiency” and “abundance” in this promise are part of the reason Oswald J. Smith was convinced, “You cannot out give God.” Of course God also set the pattern for the grace of giving when He by grace gave His Son to die on our behalf. All we can say in response is, “Thanks be to God for His indescribable gift!” (2 Cor. 9:15).

### **The Gift of Giving**

While every Christian is responsible to practice the grace of giving, some Christians have the gift of giving. The gift of giving involves investing financial and other resources in ways that further the purposes of God through individuals and/or ministries. Givers are inclined to be generous in financially underwriting a wide variety of ministry projects. They differ from other Christians who give in that gifted givers tend to be more likely to give with generosity, frequency and cheerfulness.

As implied in Paul’s use of the word *metadidomai* to describe this spiritual gift, givers do not give everything they have but rather give a share of what they possess. Their gift tends to be significant for two reasons. First, gifted givers are inclined to give a larger share than others. Second, as a result of the law of sowing and reaping, their generosity tends to result in a larger pool of funds from which they can give. Jesus said, “He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in what is much” (Luke 16:10).

Sometimes those with ministry funding needs tend to manipulate those gifted in giving viewing them as some sort of bottomless pit of funding. As a result gifted givers need to acquire wisdom so as to best discern people and projects worthy of their financial support. Wisdom and spiritual discernment is a byproduct of both the Word of God (Ps. 19:7) and prayer (James 1:5). Specific guidelines on discerning worthy ministries to support are also included in chapter five of this book.

While gifted givers need to be alert to those who would tend to abuse their gifting, they also need to review their own attitudes toward money to insure they are not being sidetracked in life. The Scriptures consistently warn about the dangers of loving money (1 Tim. 6:10) and the abuses of the rich using their wealth to manipulate others (James 2:6-7). To avoid these natural tendencies, those gifted in giving need to make giving to God their reason for gaining wealth and maintain a consistent walk with God. John Wesley got it right when he urged the early Methodists, “Earn all you can; save all you can; give all you can.”

### **The Faith of Giving**

Hebrews 11:6 tells us it is IMPOSSIBLE to please God without faith. Like all spiritual gifts, faith is an essential element to implement the gift of giving. Givers understand that God is the source of all provision and they rely on his promised provision to those who give by faith, serve by faith, walk by faith, and live by faith.

To effectively implement the gift of giving, the giver must be willing to give as God leads and directs regardless of the circumstance. The giver who gives without faith will not please God, as Hebrews 11:6 so aptly explains.

Faith is a spiritual muscle that must be exercised on a regular basis in order to become stronger. Givers must step out by faith, as God leads, in order to build their confidence in the Lord. In truth, givers should have the greatest faith walk in the church because their faith is put in action every time they give.

### **The Spirit of Giving**

When Paul identifies giving as a spiritual gift, he urged the Romans to practice it “with liberality” (Rom. 12:8). The Greek word *haplotēs* describes the spirit of giving. It is derived from a Greek root meaning “singleness.” Implied in this word are the concepts of sincerity, generously, liberally. It is a gift that should be characterized with simplicity.

Does that mean those gifted in giving should simply scatter their resources around at random? To do so would often defeat the purpose of this gift, that of enabling others to accomplish the ministry to which God has called them. Rather it suggests givers need to identify a set of core values that govern the way they give and the kind of ministries to which they will give. Then they let those values guide them in making their giving decisions.

While there are always great needs in ministry, sadly there are often also great abuses. If more people gifted in giving exercised wisdom and spiritual discernment in the exercise of their giving ministry, they could be used of God to defund ministries that tend to abuse the resources entrusted to them by donors and provide the needed funds for ministries committed to using those resources to accomplish worthy ministry goals. Like every other spiritual gift those gifted in giving need to learn how to use their gift to achieve a maximum impact for the glory of God.



## CHAPTER 2

# Passion and Privilege of the Gift of Giving

“Having then gifts differing according to the grace that is given to us, whether prophecy, let us prophesy according to the proportion of faith; Or ministry, let us wait on our ministering: or he that teacheth, on teaching; Or he that exhorteth, on exhortation: *he that giveth, let him do it with simplicity*” (Rom. 12:6-8).

The heart of a believer with the gift of giving is motivated with providing for the financial and physical needs within the church and the body of believers. Many believers and unbelievers are motivated by the commercial appeal to give to meet the needs of a swollen bellied little child from a third world country; but few have the supernatural capacity or ability to provide, to discern and meet the needs of others.

Understanding and serving in one’s spiritual giftedness brings maximum fulfillment and joy within a believer’s life. When we serve God within our divine giftedness we enter into His wonderful plan for our lives.

In the book of Ephesians chapter 4, the Apostle Paul, under the inspiration of the Holy Spirit, tells us that spiritual gifts were given, “For the perfecting of the saints, for the work of the ministry, for the edifying of the body of Christ: Till we all come in the unity of the faith, and of the knowledge of the Son of God, unto a perfect man, unto the measure of the stature of the fulness of Christ: That we henceforth be no more children, tossed to and fro, and carried about with every wind of doctrine, by the sleight of men, and cunning craftiness, whereby they lie in wait to deceive” (Eph. 4:12-14).

The gift of giving, along with the other spiritual gifts, were given for the:

1. Perfecting of the saints;
2. For the work of the ministry; and
3. For the edifying of the body of Christ.

We will look at this further in Chapter 5: “The Role of the Gift of Giving in the Local Church.”

As each member works within their giftedness, this passage goes on to state that the gifts will bring unity in faith and knowledge of Christ; thus, bringing spiritual maturity (a perfect man), and spiritual stability within the body of Christ.

Spiritual gifts are the divine tools given to the church to fulfill the Great Commission: “Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you alway, even unto the end of the world. Amen” (Matt 28:19-20). When you work within your giftedness you fulfill God’s purpose and plan for your life through your local church.

Each spiritual gift is uniquely important within the kingdom of God. No one gift is more important than another. Each has its own role, purpose and plan within the church. Although every believer has the responsibility to practice each of the gifts, your dominant spiritual gift(s) provides you the supernatural endowment and the God-given responsibility to work within your giftedness.

For example, one of the spiritual gifts is the gift of evangelism. *This gift has been defined as the spirit-given capacity and desire to serve God by leading people, who are beyond your natural sphere of influence to the saving knowledge of Jesus Christ. This person is the aggressive soulwinner who seeks the lost, and is comfortable with Confrontational Evangelism.*

One of my professors in college had the gift of evangelism. He would eat, breathe, and sleep reaching people for Jesus Christ. His gift was exercised through personal evangelism, telephone evangelism, overseas missions, teaching evangelism to others, etc. By the time of his death, this simple man had led thousands to the saving knowledge of Jesus Christ.

Most Christians are not supernaturally gifted with the gift of evangelism, but every believer has the God-given responsibility to reach people with the Gospel of Christ. Statistics indicate that the average believer knows nine unsaved people. These are those they genuinely care about and desire to see come to know the Lord. Although they may not have the gift of evangelism, each has the responsibility to get these people under the influence of the Gospel. This can be done through a variety of tactics including: inviting them to a Friend Day at church, giving them a gospel tract and/or book, bringing someone with the gift of evangelism to share the Gospel with them, personally sharing the Gospel with them, etc.

As a teenager, Jeff grew up in a home hostile to Christianity. His dad had long abandoned the family. His terminally ill mother was an atheist, and dabbled in the occult. Jeff's younger sister was following closely in her mother's footsteps. Jeff was invited to a local church youth group where he heard and responded to the Gospel of Jesus Christ. Jeff's life changed. He immediately began to attend church several times-a-week, devoured his Bible and prayed earnestly for the salvation of mother and sister. Jeff endured ridicule and harassment for his faith on a daily basis, all the while sharing Jesus with his unsaved family. Jeff, along with a good Christian friend, was able to share the Gospel one last time with Jeff's mother on her deathbed. There she received Jesus mere hours before her death.

Neither Jeff, nor his friend, had the gift of evangelism, but both obeyed the leading of the Holy Spirit to share the Gospel with this defiant, dying lady one more time before she died...and Jeff saw his mother receive Jesus as her Savior.

Every believer has the responsibility to work within their giftedness and to administer the other enabling gifts whenever necessary. Elements of each enabling gift are found, in various levels, in every believer. As such, every

believer has the responsibility to give their tithes and offering to the church whether or not they have the gift of giving.

## **Giving: Every Believer's Responsibility**

### *The Tithe*

Although there are differing opinions of the validity of tithing in the New Testament era, it is this author's theological conviction that the tithe belongs to the Lord in the New Testament as it did in the Old Testament. The tithe is the first 10 percent of the gross income of every believer.

"Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it" (Mal 3:10).

An estimated 20 percent of average church attendees give their tithe to the local church. Many give an offering or a portion of their income to God through the church, but only 20 percent of attendees in the average church give their first 10 percent, the tithe, to the Lord. Yet, few would ever leave less than a 18 percent tip to a waitress in their favorite restaurant. Certainly, a good waitress who is working to meet the needs of her family deserves an appropriate tip. But, how can we justify giving 18 percent to a waitress that we just met and complain about giving the One who saved us and sustains us a mere 10 percent? It does not make sense.

Can you imagine what churches could do if every believer would obediently give their tithe? If every believer tithed there would be no lack within the local church; there would be no financial need on the mission field; there would be no need for a federal welfare system because the community outreach arm of the church would be able to meet that need; thus opening an opportunity for the Gospel of Christ to be preached. Disobedience on the part of the church has hampered the work of the church at the expense of millions of souls dying and going to hell.

The tithe belongs to the Lord and every believer has the responsibility to worship God in this offering to the Lord.

### *Offerings*

In most churches, the tithe provides for the needs and expenses of that local body. God uses the tithe to pay church salaries, utilities, mortgages, printing, supplies, repairs, local outreach, etc.

Giving above and beyond the tithe is called an "offering." Offerings are given in response to the Holy Spirit's prompting to a personal need of a fellow believer, in response to ministry need (missions, facility needs, building fund, etc.), benevolence, love offerings, etc.

“Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard” (Prov. 21:13).

What a privilege it is to be able to give to God through our local church. When believers are obedient to give their tithe and offerings, the church will have no need, the people of God will have no need, and the outreach arm of the church will be significantly more effective.

### *Ministry Involvement*

Every believer has the responsibility to utilize their spiritual gifts in the work of the Lord primarily through their local church. Understanding one’s spiritual giftedness and using them in ministry is the key to fulfilling God’s will in your life:

Many believers flounder in their Christian walk and/or struggle with ministry involvement because they have never discovered their spiritual gift. They may be filling a particular need within their church, but are frustrated because they are serving outside of their God-given capacity – their spiritual giftedness.

At the moment of salvation, every believer is given at least one spiritual gift to be used within his or her local church (Ephesians 4). When believers discover and utilize their spiritual gifts in the work of the ministry, they fulfill God’s purpose and plan for their life.

Every believer has the responsibility to use their spiritual gift in their service to others through their local church. The ones with the gift of teaching are expected to teach. The ones with the gift of evangelism are supposed to evangelize. The ones with the gift of giving are responsible to give, etc. Every believer is responsible to invest his or her life in the Lord’s work through the local church.

Since you are reading this book, you may have discovered your spiritual gift is giving or perhaps you simply desire a better understanding of this gift.

### **The Passion of the Gift of Giving**

Dr. Larry Gilbert, author of the Team Ministry spiritual gifts series, defines the gift of giving as, “the Spirit-given capacity and desire to serve God by giving your material resources, beyond the tithe, to further the work of God. These people meet financial needs of fellow Christians and church members. Givers give to further the work of God, not to show off.”

People with the gift of giving give because they are supernaturally gifted to give. They give because they receive joy and fulfillment in seeing their gift used to meet needs within the body of Christ and to further the work of the ministry of the Gospel.

Generally, large houses, expensive cars and other material goods are not as appealing to those with the gift of giving. They give to meet the genuine needs of others and specific needs within the church.

In my home church in Maryland was a man whose gift of giving was evident. Each year he would give a significant percentage of his income to the work of our

local church, and each year the Internal Revenue Service audited his tax return. He received great joy in implementing his spiritual gift and in seeing how God met his need as he lived on the remaining portion of his income.

As with most people with the gift of giving, this man was conservative in his dress, lifestyle and purchases. He had the ability to make money; however, he was not motivated by money. He was motivated by using the resources God entrusted to him to meet the needs of others.

Those who possess the gift of giving tend to possess the following traits:

Those with the gift of giving tend to have the ability to make money, but are not generally materialistic. They acquire financial means to help meet needs in their local church.

Those with the gift of giving tend to have the spiritual discernment to see a need within the church or a person's life and are motivated to help meet that need.

Those with the gift of giving tend to go unnoticed within many congregations because they tend to give without fanfare.

Those with the gift of giving are frugal in their spending habits and are usually seen as being stingy or tightwads. Givers know how to make money, and are watchful where every penny is spent.

Those with the gift of giving receive as much or more pleasure in giving as the one who receives the gift.

God has placed within certain believers a passion to give where there is real need and has provided them the supernatural ability to help meet those needs. The gift of giving is a privilege and responsibility that brings great joy to gifted givers and is a blessing to the church and those in need.



## CHAPTER 3

# Giving: An Extension of God's Grace

“These twelve Jesus sent forth, and commanded them, saying, Go not into the way of the Gentiles, and into any city of the Samaritans enter ye not: But go rather to the lost sheep of the house of Israel. And as ye go, preach, saying, The kingdom of heaven is at hand. Heal the sick, cleanse the lepers, raise the dead, cast out devils: freely ye have received, freely give” (Matt. 10:5-8).

In Matthew 10, Jesus sent out his Disciples to the unbelieving Jews to proclaim that the long awaited Messiah had arrived. As an extension of his ministry, Jesus gave them the ability and responsibility to heal the sick, cleanse the lepers, raise the dead, and cast out devils. Then, Jesus says something very interesting, “freely you have received and freely you give.”

In short, Jesus was telling the disciples since they did not do anything to receive the ability to perform these miracles (their ability was freely given by Jesus) they were to freely give to others. Remuneration was not to be expected. They were to give and depend upon God to give back to them.

One of the attributes of God continually emphasizes in the Bible is his grace. Almighty God is a GIVER. He gives physical life to man. He sustains the saved and the unsaved on a daily basis. He miraculously intercedes in the lives of man to deliver them from sickness and danger, etc. Most graciously and lovingly he gave his only begotten Son to save mankind.

“For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life” (John 3:16).

The definition of giving is closely linked to the word grace. Grace is defined as God's unmerited favor upon sinful man. Grace was manifested in the passage. “For God so loved the world that He gave His only begotten Son....” (John 3:16).

God gave Jesus when man was at enmity with him. God gave Jesus to bring believers into fellowship and relationship with him. God gave out of His own benevolence – it was out of His own character to provide salvation for mankind.

“For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast” (Eph. 2:8-9).

As with all spiritual gifts, the gift of giving, when implemented in the fullness of Christ, reflects the very heartbeat of God. The Bible is replete with instances of God supernaturally interceding in the lives of his followers. God gave Abram and Sarai a son named Isaac. He gave the Children of Israel manna in the desert. He gave the children of Israel the Promised Land, etc. In fact, throughout the Bible God, in his benevolent grace, delivered Israel from their enemies; provided water and food when needed; delivered his followers from the perils of the enemy; raised the dead; healed the blind, the leper, the lame, the demonically

possessed; fed the multitudes; and died to save those who put their faith and trust in him.

As God gave out of the abundance of his love and compassion for mankind so, those who possess the gift of giving manifest the benevolence of God in tangible ways in their local churches.

### **Biblical Examples of Givers**

When believers obediently give according to God's Word and the leading of the Holy Spirit in their lives, they enter into the flow of God's heart for mankind. Giving is as much of a believer's life as receiving. As we freely and abundantly receive, so we freely and abundantly give to others. We see the grace of giving exhibited in the lives of every follower of God. Giving is so associated with the character and love of God that those who fail to give reflect a heart that is not God-like. When we give, we reflect the heart of our Father.

Abraham: Gave Melchizedek 10% of the plunder after a battle. "And Melchizedek king of Salem brought forth bread and wine: and he was the priest of the most high God. And he blessed him, and said, Blessed be Abram of the most high God, possessor of heaven and earth: And blessed be the most high God, which hath delivered thine enemies into thy hand. And he gave him tithes of all" (Gen. 14:18-20).

Boaz: Assisted in providing for the needs of Ruth and Naomi (Ruth 2).

The Magi: Gave gifts to the Christ Child (Matt. 2:11).

The Poor Widow: Gave all that she had. "And Jesus sat over against the treasury, and beheld how the people cast money into the treasury: and many that were rich cast in much. And there came a certain poor widow, and she threw in two mites, which make a farthing. And he called unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living" (Mark 12:41-44).

Barnabus: Sold his property and gave the proceeds to the church (Acts 4:36-37).

Mary Magdalene, Joanna, Susanna, and other women: Provided aid to Jesus and the Disciples. "And it came to pass afterward, that he went throughout every city and village, preaching and shewing the glad tidings of the kingdom of God: and the twelve were with him, And certain women, which had been healed of evil spirits and infirmities, Mary called Magdalene, out of whom went seven devils, And Joanna the wife of Chuza Herod's steward, and Susanna, and many others, which ministered unto him of their substance" (Luke 8:1-3).

## Jesus, Our Divine Example

Jesus is the greatest example of giving in the history of mankind. From creation, to His earthly existence, to eternity future he has selflessly interceded in the affairs of mankind.

“For the Son of man is come to seek and to save that which was lost” (Luke 19:10).

“...whoever desires to become great among you, let him be your servant. And whoever desires to be first among you, let him be your slave—just as the Son of Man did not come to be served, but to serve, and to give His life a ransom for many” (Matt 20:26-28).

Consider the following:

1. Jesus healed the blind, deaf, mute, leper, etc.
2. Jesus raised the dead (Lazarus and Jarius' daughter).
3. Jesus met physical needs of those who followed him (Fed the multitudes 5,000/4,000 respectfully)
4. Jesus reached out to the outcasts of society (lepers, the woman at the well, the demon possessed, the woman caught in adultery, etc.).
5. Jesus paid his taxes.
6. Jesus cared for his mother's needs.
7. Jesus gave his life to pay for our salvation (thief on the cross).
8. Jesus gave the Holy Spirit to indwell every believer.
9. Jesus continues to intercede for believers.

“By so much was Jesus made a surety of a better testament. And they truly were many priests, because they were not suffered to continue by reason of death: But this man, because he continueth ever, hath an unchangeable priesthood. Wherefore he is able also to save them to the uttermost that come unto God by him, seeing he ever liveth to make intercession for them” (Heb. 7:22-25).

As God abundantly blesses those who reflect his grace through giving, he also punishes those who give with the wrong motives. Acts chapter five gives a sobering story of a church couple who were killed for lying about their giving.

After Pentecost (Acts 2) the number of those who were giving their lives to Jesus greatly multiplied. With the increase of new believers came also the increase of need. Many believers, like Barnabus, generously sold houses and property to meet the needs of the growing church.

Ananias and Sapphira were a married couple who were part of that growing church which, for whatever reason, sold their property. However, although they reported that giving all of the proceeds of the sale to the church, they kept back

part of the money. Thus, they lied to the church and to God. Because their sin was so grievous to the church and to God, God killed them.

We will discuss the potential pitfalls of those with the gift of giving in Chapter 4: "Avoiding the Pitfalls When Fulfilling the Gift of Giving." However, suffice to say the account of Ananias and Sapphira should prompt every believer to evaluate our motives whenever we utilize the gifts God has entrusted to us.

The admonition in the Bible is clear that in order to reap we must first sow. The more we sow the more we will reap. The Apostle Paul put it this way, "But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully" (2 Cor. 9:6). Failure to abundantly sow into God's work or into God's people will hinder the abundant blessings God promises to give.

## CHAPTER 4

# Avoiding the Pitfalls When Fulfilling the Gift of Giving

Be aware of the spiritual dangers inherent with those who possess the gift of giving. Someone has rightfully stated that people typically fall into sin because of money, power or sexual temptation. Most of people's problems tend to fall into those one or more of those categories. The Apostle Paul warns us in 1 Timothy 6:10-11, "For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness."

Notice that money is not the "root of all evil," rather, the *love* of money is the "root of all evil." It is not wrong to have possessions; however, it is wrong if your possessions have you. Anything you own that you cannot or will not give up essentially owns you. Instead of being stewards of God's resources in our life, we are, in fact, a slave of the very things we are supposed to manage.

One noted economist stated that he could trace what you value in life by looking at your checkbook and credit card slips. Jesus tells us in Matthew 6:19-21, "Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also."

We spend money on what we value in life. If you value God you give your tithes and offerings to your local church. If you value sports your checkbook will reflect payments to sports teams, sporting good stores, etc. If you value leisure your checkbook will indicate that you spend your money on theater tickets, trips, etc. We spend our money on what we value in life. What we treasure in life often consumes our time, talents and money.

Gifted givers must be ware of falling prey to laying up treasures – allowing the niceties of life to become necessities that they cannot live without. It is not a sin to own nice things; however, they can become distractions and deter us from fulfilling God's will and purpose for our lives.

People with money often face issues of being catered to by others. Pride can begin to creep in we look at all that has been accomplished and what is being accomplished with the money that we donate. King David became prideful in numbering his troops, Hezekiah became prideful after being healed by the LORD and showed all the treasures of his kingdom to Babylon's ambassadors. Nebuchadnezzar took credit for building Babylon. "The king spake, and said, Is not this great Babylon, that I have built for the house of the kingdom by the might of my power, and for the honour of my majesty? While the word was in the king's

mouth, there fell a voice from heaven, saying, O king Nebuchadnezzar, to thee it is spoken; The kingdom is departed from thee. And they shall drive thee from men, and thy dwelling shall be with the beasts of the field: they shall make thee to eat grass as oxen, and seven times shall pass over thee, until thou know that the most High ruleth in the kingdom of men, and giveth it to whomsoever he will” (Dan. 4:30-32).

Those who willingly accept the glory and praise that belongs to God are in danger of Divine punishment from God. An example of this is found in Acts 12:21-23, “And upon a set day Herod, arrayed in royal apparel, sat upon his throne, and made an oration unto them. And the people gave a shout, saying, It is the voice of a god, and not of a man. And immediately the angel of the Lord smote him, because he gave not God the glory: and he was eaten of worms, and gave up the ghost.”

God will not share his glory with anyone or anything. Isaiah 42:8 says, “I am the LORD: that is my name: and my glory will I not give to another, neither my praise to graven images.”

The LORD hates pride. “To fear the LORD is to hate evil; I hate pride and arrogance, evil behavior and perverse speech” (Prov. 8:13); and he promises to destroy the house of the prideful, “The LORD will destroy the house of the proud: but he will establish the border of the widow” (Prov. 15:25).

Satan is the foremost offender and author of the sin of pride. “How art thou fallen from heaven, O Lucifer, son of the morning! how art thou cut down to the ground, which didst weaken the nations! For thou hast said in thine heart, I will ascend into heaven, I will exalt my throne above the stars of God: I will sit also upon the mount of the congregation, in the sides of the north: I will ascend above the heights of the clouds; I will be like the most High” (Isa. 14:12-14).

Make no mistake, the sin of pride, like all sin, is satanic. First Samuel 15:23 tells us that rebellion is the same as witchcraft. It is demonic. “For rebellion is as the sin of witchcraft, and stubbornness is as iniquity and idolatry. Because thou hast rejected the word of the LORD, he hath also rejected thee from being king.”

People who have the gift of giving must keep their eyes focused God’s goodness and blessings in their life. Remember 1 Timothy 6:10-11, “For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness.”

The Apostle Paul tells believers to flee the love of money and to pursue:

1. Righteousness: Righteousness refers to the outward actions of the believer. Believers are to live “right” before God and man
2. Godliness: Godliness refers to the inner person or our spiritual relationship with God. “According as his divine power hath given unto us all things that pertain unto life and godliness, through the knowledge of him that hath called us to glory and virtue” (2 Peter 1:3).

3. Faith: Hebrews 11:6 makes the importance of faith very clear: “But without faith it is impossible to please him: for he that cometh to God must believe that he is, and that he is a rewarder of them that diligently seek him.”

The temptation of the wealthy is to lose reliance on God. They forget that the riches they enjoy today can be gone tomorrow. Both the rich and poor have this in common. We are all totally reliant on God for everything. There has never been a “self-made” man. God is the Creator, the Savior and Sustainer of all mankind. What you currently enjoy us a gift from Almighty God. Without faith, without total dependence upon God to save us and to sustain us it is impossible to please Him.

4. Love: Love is counter to the love of money or the love of the things money can buy. This is the agape love that flows from the heart of God through the lives of believers back to God and to their fellow man. God has always been interested in the souls of man. He expects his children to be as well. “And one of the scribes came, and having heard them reasoning together, and perceiving that he had answered them well, asked him, Which is the first commandment of all? And Jesus answered him, The first of all the commandments is, Hear, O Israel; The Lord our God is one Lord: And thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind, and with all thy strength: this is the first commandment. And the second is like, namely this, Thou shalt love thy neighbour as thyself. There is none other commandment greater than these” (Mark 12:28-31).
5. Patience: Patience can be interpreted as longsuffering or endurance. For those with the gift of giving, patience is an essential element in not moving ahead of God’s will. Every believer must be sensitive to what God is doing, what he desires you to do, and when he wants you to proceed. This is only achieved through a dynamic devotional and prayer life.
6. Meekness: Where pride elevates oneself against God, meekness humbles oneself before God and man. This is counter to the natural tendencies of man. The natural man lives by the world’s Golden Rule: “He who has the gold makes the rules.” As such, those who have the supernatural ability to make money can be tempted to use it to control and manipulate people and circumstances to meet their desires.

Meekness allows God to be God in our life.

“But he giveth more grace. Wherefore he saith, God resisteth the proud, but giveth grace unto the humble. Submit yourselves therefore to God. Resist the devil, and he will flee from you. Draw nigh to God, and he will draw nigh to you. Cleanse your hands, ye sinners; and purify your hearts, ye double minded. Be afflicted, and mourn, and weep: let your laughter be turned to mourning, and your joy to heaviness. Humble yourselves in the sight of the Lord, and he shall lift you up” (James 4:6-10).

“Likewise, ye younger, submit yourselves unto the elder. Yea, all of you be subject one to another, and be clothed with humility: for God resisteth the proud, and giveth grace to the humble. Humble yourselves therefore under the mighty hand of God, that he may exalt you in due time” (1 Peter 5:5-6).

The way to exaltation in God’s kingdom is to humbly obey God, to submit yourself to God’s will and way in your life. Believers do not have to embellish their resume nor exaggerate their abilities. God knows who you are, he knows your abilities, and he has a wonderful plan for your life.

Years ago, I was sitting in a Sunday school class of around 800 people. As the teacher (who was also a college/seminary teacher and college vice president) went around shaking hands before class, he shook my hand and told me to call a pastor in Ohio because he had a job for me. Apparently, this pastor called him and told him that he was looking for a man who could be the church and school administrator of this growing church and the Spirit of God directed my Sunday school teacher, who literally could have named any of the thousands of men who had been through his classes, to recommend me.

It is God who exalts – it is God who directs – it is God who is sovereign over all things. As with all believers, those with the gift of giving only have to yield themselves to God and he will promote them in his perfect time. Gifted givers have to be careful not to neglect their own families’ in order to help others. The accolades and gratitude of those who receive your monetary gifts can be intoxicating. We often receive a sense of self-worth and satisfaction when we use our spiritual gifts in their intended fashion. But, as servants of God, we must be careful not to neglect the needs of our own family for those in the church. “But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel” (1 Tim. 5:8).

The priorities of God’s servants have always been:

1. God:

“Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment? Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? Which of you by taking thought can add one cubit unto his stature?

“And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith?

“Therefore take no thought, saying, What shall we eat? or What shall we drink? or Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have

need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof" (Matt 6:25-34).

## 2. Family:

"A bishop then must be blameless, the husband of one wife, vigilant, sober, of good behaviour, given to hospitality, apt to teach; Not given to wine, no striker, not greedy of filthy lucre; but patient, not a brawler, not covetous; One that ruleth well his own house, having his children in subjection with all gravity; (For if a man know not how to rule his own house, how shall he take care of the church of God?)" (1 Tim. 3:2-5).

First Timothy 3:2-5 sets the priority of family over ministry. Christians are prohibited from serving in the pastor roles if their families are not in order. Family is very important in God's eyes, and should be in ours also.

## 3. The Church:

"Not forsaking the assembling of ourselves together, as the manner of some is; but exhorting one another: and so much the more, as ye see the day approaching" (Heb. 10:25).

## 4. Everything else:

"O fear the LORD, ye his saints: for there is no want to them that fear him. The young lions do lack, and suffer hunger: but they that seek the LORD shall not want any good thing" (Ps. 34:9-10).

In exercising the gift of giving, be aware of the pitfalls and on guard against temptations. Always be mindful of God's priorities for your life as his servant. Remember why God has blessed you with this gift, and use it wisely as a steward of what he has provided. In doing so, you will be an instrument of God's blessing to your family, your church, your community, your world... and an important source of support for the work of the ministry.



## CHAPTER 5

# The Role of the Gift of Giving in the Local Church

There is no better example of giving in the universe than the gift of salvation found through the blood of Jesus Christ.

John 3:16 tells us, “For God so loved the world that he gave his only begotten Son, that whoever believes in him should not perish but have everlasting life.”

Romans 6:23 tells us, “For the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord.”

Ephesians 2:8-9 puts it this way: “For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast.”

In John 3:16, we see that giving is a supernatural extension of God’s love for man. *For God so loved the world that he gave...* I firmly believe as God’s great love compelled him to give, so our love for God compels us to give. And, specifically as it refers to those with the gift of giving, they give not simply because the Holy Spirit of God prompts them to give, and certainly he plays a part in it, rather, they give more because they love more. They love God and it prompts them to give back to God.

Therefore, those with the gift of giving love God and desire that his work continues to thrive as they fulfill their role in his service.

One of the greatest joys in a believer’s life is discovering his or her spiritual gift. However, discovering your gift without a proactive effort to use that gift is meaningless. As with all of God’s gifts to believers, he expects us to use them in the work of the church to fulfill his will through that congregation and extending into our daily life. We are part of the body of Christ whether at our place of worship, our place of work, our community or our homes. We are to exercise our gifts in daily life and ministry. In doing so, we glorify God, support the work of the ministry, meet needs, and influence lives.

The advent of ministry through media such as television, radio, seminars, publishing, electronics, and the Internet has done much to reach people with the Gospel of Jesus Christ and help believers grow in their faith and knowledge of Jesus Christ. We are all beneficiaries of these ministries. However, they have also siphoned funds out of the local church. Godly people have mistakenly surmised that it does not matter where you tithe as long as you tithe. But, we do not find that in Scripture.

The tithe belongs to the Lord and must be given through the local church. Additionally, spiritual gifts were given for the work of the ministry and the edifying

of the body of Christ (Eph. 4, below). Givers' loyalties should not be divided. As with all spiritual gifts, the giver is to exercise his or her gift first through the local church. This does not mean that givers cannot and should not give outside of the church. It means the church should be the primary recipient of their giftedness. Ephesians 4:11-14 provides the reasons spiritual gifts are given, where they are to be utilized, and the goal for the gifts.

“And he gave some, apostles; and some, prophets; and some, evangelists; and some, pastors and teachers; For the perfecting of the saints, for the work of the ministry, for the edifying of the body of Christ: Till we all come in the unity of the faith, unto a perfect man, unto the measure of the stature of the fulness of Christ: That we henceforth be no more children, tossed to and fro, and carried about with every wind of doctrine, by the sleight of men, and cunning craftiness, whereby they lie in wait to deceive” (Eph. 4:11-14).

Ephesians four provides several necessary insights in understanding the purpose and role of spiritual gifts:

1. The Provider:

“And he gave some, apostles; and some, prophets; and some, evangelists; and some, pastors and teachers.”

Jesus Christ is the disseminator of all spiritual gifts. What a wonderful truth, God not only saves us, but equips us with a spiritual gift so that we can enter into his eternal work through the church.

2. The Purpose:

The Apostle Paul provides three purposes for the gifts God has given us:

A. ...*For the perfecting of the saints*

Believers are positionally in Christ perfect, sinless. But, practically, we are still sinners. The term “perfecting” means the maturing of the saints. God’s gifts are designed to help us mature in our walk with Jesus Christ.

B. ... *for the work of the ministry*

God’s gifts are to be used first and foremost in the church for the perfecting or the maturing of the saints. God expects all believers to grow in their faith and knowledge of Jesus Christ. Believers, equipped with spiritual gifts, are the tools provided each church to fulfill this purpose.

C. ...*for the edifying of the body of Christ*

The word edify signifies the building up of the body of believers. Spiritual gifts do not tear down, rather they build up. They have a purpose, a desired goal. By understanding your spiritual gift you thus know your Divine purpose for your life. Your spiritual gift dictates and drives the man and woman of God to build up the body of believers.

3. The Perfection:

A. For unity:

*...Till we all come in the unity of the faith*

Unity is an essential aspect and expectation of the body of Christ. A house divided against itself cannot stand and neither can your local church. Disunity is disgraceful and cannot be tolerated. When spiritual gifts are functioning in unison, then the body remains unified.

B. For Christlikeness:

*...unto a perfect man, unto the measure of the stature of the fulness of Christ*

The end of the sanctification process is achieving the fullness of Christ. We will reach the end of the sanctification process when we see Jesus – then we will be like him. “Beloved, now are we the sons of God, and it doth not yet appear what we shall be: but we know that, when he shall appear, we shall be like him; for we shall see him as he is” (1 John 3:2). Until that time we continue to walk toward and make progress in our relationship with Jesus Christ.

4. The Reason:

A. For spiritual maturity and depth:

*That we henceforth be no more children, tossed to and fro, and carried about with every wind of doctrine, by the sleight of men, and cunning craftiness, whereby they lie in wait to deceive*

Children are so gullible and innocent. They believe anything they are told. Unfortunately, too many believers remain babes in Christ no matter how long they have been saved. When effectively utilized, spiritual gifts bring about spiritual maturity in the church and spiritual depth so we will not wander from the truth of Jesus Christ.

Therefore, those who possess the gift of giving must become involved in implementing their giftedness in their local church. Certainly, financial giving is largely involved in implementing this gift in the church. However, gifted givers have the opportunity to use their giftedness in other areas of the church.

### **Opportunities for Exercising the Gift of Giving**

1. The giver gives to meet the needs of believers.

Benevolence is highly esteemed in the New Testament. We see it exemplified in the life and ministry of Christ, in the teachings in the Epistles and in the sacrificial gifts of the first-century church.

Jesus is our example of giving to meet the needs of others. Throughout the public ministry of Christ, he healed the blind, lame, mute, etc. He exorcised demons on several occasions, raised the dead, and fed the multitudes. And, in the greatest act of benevolence that one could ever imagine, he gave up the spender of heaven to take on human form to die on the cross in order to provide our only way to eternal life.

“Jesus saith unto him, I am the way, the truth, and the life: no man cometh unto the Father, but by me” (John 14:6).

Under the inspiration of the Holy Spirit, the human authors of the New Testament help us understand the expectation of benevolence by the church.

James tells us, “Pure religion and undefiled before God and the Father is this, To visit the fatherless and widows in their affliction, and to keep himself unspotted from the world” (James 1:27).

“Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also: On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come” (1 Cor. 16:1-3).

We all are only caretakers of God’s resources that come into our life. True riches are found in allowing Jesus Christ to use our time, talents and treasures to the furtherance of the Kingdom of God. Sensitivity and empathy to the plight of others – especially for our fellow brothers and sisters in Christ – is expected. But, James 2 tells us that sympathy without action mean nothing. True faith in Christ is always manifested in works.

“What does it profit, my brethren, if someone says he has faith but does not have works? Can faith save him? If a brother or sister is naked and destitute of daily food, and one of you says to them, "Depart in peace, be warmed and filled," but you do not give them the things which are needed for the body, what does it profit? Thus also faith by itself, if it does not have works, is dead” (James 2:14-17).

2. The giver can teach money management/fiscal responsibility to believers.

Those who have the gift of giving typically have mastered the ability to make and manage money. These are skills that many in the church need to master as well. Specialized classes, a weekend seminar, family budget planning, investing, college saving accounts, shopping and spending wisely, etc. are topics and skills gifted givers can teach to their local church.

3. The giver can give to meet needs within the church.

I am certain God places those with the gift of giving in every church. And, like all spiritual gifts, if not implemented within the church, causes a financial and spiritual deficit in the Body of Christ.

Givers understand that money, although important, is a tool God uses to meet the needs of the full-time servants of God and the ministry of God. In truth, everything we have belongs to God. We are simply stewards of the resources God has placed within our grasp.

Givers usually have the supernatural capacity to make money and possess the supernatural discernment to know what and to whom to give. They are not an “easy touch.” They are not generally moved by emotional

appeals. Rather, they are discerning and are willing to refrain from giving if they believe that the cause is not worthy or is not well planned out.

On the other hand, givers will generously support the work of Christ, physical needs, causes, etc. when they feel that the spiritual and financial principles are soundly intact.

4. The giver is the voice for fiscal responsibility in church administration.

Givers are often the financial “evangelist” within the church. Some may misinterpret their fervency for fiscal responsibility with the church budgets, church spending, building projects, outreaches, etc. as a way of controlling the church. And, that is certainly something Givers must guard against. However, the sad fact is that many pastors did not receive adequate financial training in seminary. As such, many churches become building rich and outreach poor. They build massive edifices with massive mortgages without concern for how it will affect their outreach budget. Most pastors have the vision to build a nice church building, but not the fiscal background to see how the new mortgage will affect their ability to hire new staff, provide outreach to the community, etc. Thus, they cripple their church.

Givers, as stakeholders in the church, will serve well as church board members, finance committee members, building committee members, etc.

Remember, the goal of givers is to influence, not to control. There may be times when the church goes against your recommendations. Like all believers, you must continue to serve and support, in unity, with the rest of the body.

5. The giver provides an example of God’s provision to the church.

Generosity is certainly ambiguous. If a billionaire gives \$50,000 to a building project, although a wonderful gift, it may not be as generous as the widow who gives \$50 to the same fund. Jesus addressed this with the widow’s mite (Mark 12). While others gave out of their abundance, the widow gave out her need and Jesus commended her for it. She gave all she had. Therefore, a church must be careful not to necessarily look at the amount someone gives, but the generosity in relation to the sacrifice they make.

Givers master the ability to live under their means. They budget their personal funds so that they can give more to the work of God and meet the needs of others. As such, they are examples of hilarious giving and God’s abundant provision.

6. The giver is an outreach vessel.

Givers have the responsibility to be involved in the outreach efforts of their local church. As with all believers, we have the responsibility of sharing the Gospel with those who need Christ. The one-on-one personal evangelism is THE most effective way of reaching people for Jesus Christ.

Givers can also spearhead the local and world evangelistic efforts of their local church. Givers can organize communication efforts to understand,

accumulate, and articulate the needs of those who are giving their lives in fulltime Christian service in local missions and world mission endeavors.

Givers can organize fundraising efforts to help facilitate the needs of those serving in fulltime Christian service.

Additionally, periodic short-term mission trips, organizing mission conferences, and providing monthly missionary update reports are exceptional ways for givers to be actively involved in the outreach efforts of their local church.

While I have suggested several ways the giver may become involved in ministry through the church, you may think of many more ways and areas in which to get involved. The important thing is that you allow God to work through your giftedness. You have a special place, a crucial role in the body of Christ. Use the spiritual gift he has provided you to contribute to the work of the ministry.

### **Other Ways To Give:**

Giving money is certainly the main way that givers implement their spiritual gift, but there are other ways God can use their gift in the work of the Lord:

**Clothing:** New and used clothing in good condition are used by missionary organizations, ministries that reach out to those going through financial difficulties, your church's benevolence ministry, etc.

**Food:** In our financially struggling world, a food pantry ministry is a great way to meet needs of the members of your church and those in your community.

**Crafts:** Those who have the ability to quilt, crochet, sew, and build have a great opportunity to meet the needs of those who are in need of such items.

**Repairs:** If you are gifted in fixing computers, refrigerators, cars, or any number of other items, giving of your time and expertise is an excellent way to meet needs within your church and community.

**Tutoring:** Helping students with academic needs, helping an adult trying to earn their GED, teaching computer classes, teaching English to immigrants, hosting after school Bible studies, etc. is a great way of enhancing your church's outreach to its community.

**Time:** Giving your time to provide biblical advice, becoming a Big Brother or Big Sister, helping prepare budgets and taxes for the less fortunate, and volunteering in the church administration's office are other ways those who have the gift of giving can implement their gifts in the service of the Lord.

Also consider your second dominant gift in determining ways to serve. Whether it is administration, teaching, serving or another gift, your secondary gift will aid your dominant gift of giving to open doors of service in various ministries (such as those suggested above).

## **CHAPTER 6**

# **Giving God's Way**

Giving is a means whereby we, as believers, are extensions of God's grace in the church and in this world. As God freely gave, so we freely give. As God freely loves, so we freely love. To be used in the eternal work of God is a tremendous privilege for the believer.

Those with the gift of giving have the responsibility to give God's way. There is no shortage of examples of how the world gives. An element of pride, selfishness, and hypocrisy is associated with most, not all, but most of those who give outside of God's will.

It is vital givers understand the appropriate way to give and comply with the God's will in this area. Failure to comply with doing things God's way is to open one's self up to correction from God, disunity in the church, and failure to maximize your giftedness.

### **Giving God's Way Is Selfless**

I recently saw a commercial in which a noted celebrity was promoting a pain relief drug. In the commercial, the celebrity speaks of his life as a musician, a family man, a businessman and a philanthropist. When I heard the celebrity mention this I became amused that it was important to him and/or his publicist to make it known how charitable he was.

This is how the world understands charity. There seems to be an element of self-promotion, an element of selfishness involved with charitableness. Not long ago, monies were being raised to help a region devastated by a natural disaster. Celebrity singers agreed to come to the area and hold concerts for the relief efforts. However, when an audit of the event was published it revealed plane charters, limousines, special food requirements, etc. When the final accounting of the monies spent and the monies raised was released it revealed that the celebrity demands had whittled the profits from the event to nearly nothing. Unfortunately, this same self-promotion and desires for accolades is not foreign to the local church. Many in the church get involved in ministries or give to people in the church to receive the praises of man. Jesus warned about this in Matthew 6:16-21:

“Moreover when ye fast, be not, as the hypocrites, of a sad countenance: for they disfigure their faces, that they may appear unto men to fast. Verily I say unto you, They have their reward. But thou, when thou fastest, anoint thine head, and wash thy face; That thou appear not unto men to fast, but unto thy Father which is in secret: and thy Father, which seeth in secret, shall reward thee openly. Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in

heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.”

Jesus reveals that fasting, like everything else we do for Christ, including giving, should be done without hypocrisy. The hypocrisy referred to here speaks of those who claim to be doing something for the glory of God, but in truth are doing it for their own glory. The church is full of those who fast, who pray, who preach, who minister and who give to be seen by man and to be praised by man. Givers must guard against self-promotion and seeking the praises of man. God is the source of your resources. He must be the recipient of your praises and must receive the glory as you utilize your giftedness.

### **Giving God’s Way Is Generous**

“I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service. And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God” (Rom. 12:1-2).

One of the great truths of our salvation is the unfathomable love of God for mankind. Who can begin the unimaginable generosity that God would sacrifice his one and only Son to pay for our salvation.

In light of the God’s generosity, Romans 12:1-2 tells us that we are to present our bodies – really everything we have – as a living sacrifice to God. Everything we are and everything he puts within our grasp belongs to him. As such, we are merely stewards of what does not belong to us. Our homes, our bank accounts, our family and our body belongs to God, and to God alone.

“But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver” (2 Cor. 9:6-7).

Three important aspects of this passage must be emphasized.

#### 1. We receive in proportion to what we give.

Paul uses an Agrarian illustration to emphasize the generosity of God. A farmer cannot expect a large harvest if he scrimps in the seed he plants. If he desires a generous yield, he must generously sow his seed. A failure to sow will result in a failure to reap.

This is certainly true when it comes to spreading the seed of the Gospel and utilizing the spiritual gifts God has generously bestowed upon us. Herein lies the mystery of the generosity of God. The more we follow the leading the Holy Spirit to give as generously as he directs, he generously gives back to us.

Many people fail to receive the blessings God has in store for them because they refuse to trust God’s provision for their life.

2. The word “cheerful” has often been translated as “hilarious.” The picture here is interesting. Givers understand the goodness and generosity of God. As such, they understand the freedom of being called upon by God to give to meet the needs of others, or to give to meet the needs of the church. Givers know that as God has entrusted them to give in the way he directs, God will continue to meet their need.
3. I believe the most important insight of this passage is, “For God loveth a cheerful giver.” While God loves all of mankind, and he certainly loves those who have put their faith and trust in him for salvation, 2 Corinthians 9:6-7 seems to emphasize that God especially extends his love on those who trust him with everything that they have. God loves those who happily give as God leads them.

The great missionary to Ecuador, Jim Elliot, fully understood this spiritual principle when he wrote, “*He is no fool who gives up what he cannot keep to gain that which he cannot lose.*” The acts of giving up one’s own life or one’s goods to the service of Christ are a no-lose situation for the faithful believer. The temporary “loss” of one’s treasures, or the loss of one’s own life in the service of the Christ is nothing in comparison to the eternal rewards and the eternal riches that await us.

The writer of the book of Hebrews, under the inspiration of the Holy Spirit, wrote: “But without faith it is impossible to please him: for he that cometh to God must believe that he is, and that he is a rewarder of them that diligently seek him” (Heb. 11:6).

Generous giving, hilarious giving speaks of a faithful servant who exercises his or her faith in the Faithful God. God is pleased when we exercise our faith in obedience to his leading, and bestows his love upon us.

Gifted givers follow salvation’s act of generosity by being generous with those things entrusted to their care – and God loves them for it.

### **Giving God’s Way Is Accountable**

God is a God of order. He set order in the universe, our world, society, the home and the church. Spiritual gifts are given to use primarily through the church and under the authority of the church.

“Let the elders that rule well be counted worthy of double honour, especially they who labour in the word and doctrine” (1 Tim. 5:17).

“And we beseech you, brethren, to know them which labour among you, and are over you in the Lord, and admonish you; And to esteem them very highly in love for their work’s sake. And be at peace among yourselves” (1 Thess. 5:12-13).

Therefore, the gift of giving, like all spiritual gifts, falls under accountability to the leadership of the church. Therefore, givers should understand the vision, mission and purpose of their local church. Givers, like all gifted Christians, should

submit the use of their giftedness under the authority of the leadership of the church to fulfill the vision, mission and purpose of their church.

This is where the integrity of givers must prevail. Givers must fight the natural tendency to use their money to influence the direction of the church. However, the direction of the church should direct the use of the gift. A failure to comply with the leadership of the church is a failure of givers to comply with the wishes of God. God is not honored when the very gifts he gave to be used to build the church is used to destroy his church through disunity.

“Now I beseech you, brethren, by the name of our Lord Jesus Christ, that ye all speak the same thing, and that there be no divisions among you; but that ye be perfectly joined together in the same mind and in the same judgment” (1 Cor. 1:10).

“Behold, how good and how pleasant it is for brethren to dwell together in unity! It is like the precious ointment upon the head, that ran down upon the beard, even Aaron's beard: that went down to the skirts of his garments; As the dew of Hermon, and as the dew that descended upon the mountains of Zion: for there the LORD commanded the blessing, even life for evermore” (Ps. 133).

Therefore, a giver's compliance to the leadership of the church is essential to biblical use of this gift. Givers must work closely with the leadership team of the church to ensure that they are giving in compliance of the thrust of the church and fulfilling their roles in the body of Christ.

## CHAPTER SEVEN

# Finding Your Place on the Ministry Team

As the evangelical church in North America transitioned to ministry at the dawn of the Twentieth-First Century, she began to return to the biblical practice of team ministry. Some view this change as a result of the Boomer Generation's influence in the leadership of the church. While that may be the stimulus that brought about this much needed change, there is a valid biblical precedent for a team approach to ministry.

Team ministry was practiced throughout the New Testament beginning with Jesus. While no one would dispute the ability of our Lord to meet needs in the lives of others without the assistance of others, he chose to gather disciples (first the twelve, later seventy others) to assist him in his ministry objectives. The fact that these others were so unqualified for ministry only serves to emphasize the importance Jesus must have placed on the ministry team concept.

In light of Jesus' use of the ministry team, it is not surprising the apostles continued ministering as a team in the early days of the church. They were recognized as a distinct group within the church and together were involved in the ministries of evangelism (Acts 2:14; 5:42), teaching (Acts 2:42; 5:25), miracles (Acts 2:43; 5:12), prayer (Acts 3:1; 4:24) and administration (Acts 4:37; 6:2). They chose to appoint ministry teams to solve problems whether those problems were as simple as feeding widows (Acts 6:3) or as complex as confirming the authenticity of a reported new ministry (Acts 8:14).

The Apostle Paul also used team ministry effectively throughout his ministry, particularly on his second missionary journey. Before engaging on this mission that brought the gospel to Europe, he gathered a team that included Silas, Timothy and Luke. At times, various members or groups within his ministry team were sent off on special assignments and on at least one occasion Paul found himself involved in ministry alone (cf. Acts 17:16-18:4). But his preference was apparently ministry as a team. Twelve of the thirteen New Testament epistles that bear his name in the introduction also include a reference to others with him at the time he wrote that epistle. The only exception is his first epistle to Timothy, a long-standing member of his ministry team.

There are two approaches to forming a ministry team depending upon what that ministry team is trying to accomplish. Some establish highly specialized teams that tend to resemble a colony of similarly gifted individuals. This may be planned or result as gifted individuals naturally gravitating toward each other. The resulting team tends to prove extremely effective in a particular area of ministry and less effective in other areas. While this plan has inherent long-term problems, churches may elect to take this approach in forming a team to initiate a new ministry and get it established.

A second approach to team ministry recognizes the strength of pluralism and blends various individuals with differing gifts into a ministry team. Just as the more highly specialized team may be established to initiate a new ministry, this alternative approach may be better utilized to build greater stability in existing ministries. A team that has different spiritual gifts means various perspectives are applied to the ministry. This helps insure a more balanced approach to ministry.

Knowing our spiritual gift and how it can be utilized in various aspects of ministry is the key to finding our place on the ministry team. As we come to understand how God can uniquely use us in ministry, our desire grows toward our own gift(s) and away from someone else's gift(s). Also, as we identify our own God-given gifts and develop our understanding of spiritual gifts, we recognize how others gifted differently can also be involved in ministry without imposing our gifts upon them.

### **Spiritual Gifts and Ministry Potential**

Some people confuse the gifts that only certain people have with the ministry in which every Christian should be involved. Each of the nine task-oriented spiritual gifts is apparently related to a particular ministry in which all Christians should be involved. There is a natural tendency for Christians gifted in a certain area to also be deeply committed to a particular ministry pattern because they are most effective in exercising their gift in that area. It is important that we understand where the ministry bias of each member of the ministry team lies as we work with those who are gifted differently.

If you gathered nine people, each gifted in one of the nine task-oriented gifts, and ask them the question, "What is the most important ministry in our church?" you most likely would get nine completely different responses.

The person gifted in evangelism would claim ministries that result in people coming to Christ as Savior represent the most important ministries.

The person gifted in prophecy with a strong desire to make a statement for righteousness would probably identify the church's involvement in political and social action as the most important ministry.

The person gifted in teaching would tend to identify ministries that effectively communicate biblical truth to people as the most important ministries.

The person gifted in exhortation would tend to identify people-helping ministries that effectively motivate others in their Christian life as the most important ministries in the church.

The person gifted in pastoring-shepherding would tend to identify ministries that are effective in assimilating others into the church family as the most important ministries.

The person gifted in showing mercy would tend to identify ministries which best express the church's concern for hurting people as the most important ministries.

The person gifted in serving would tend to point to ministries that most effectively meet the practical needs of others as the most important ministries in the church.

The person gifted in giving might identify the most cost-effective ministries that release funds for other aspects of the church's ministry as the most important ministries in the church.

The person gifted in administration would tend to look at areas of the church's total ministry that help insure the efficient management of church affairs as the most important aspect of the church's total ministry.

So who answered the question correctly? The correct answer is, "All of the above!" Each person identified an aspect of the church's ministry in which he or she is likely to be most effective. Of course, they can also use their gifts effectively as part of a ministry team in any of the other eight ministry areas, but like us, they prefer to use their gift in the ministry that suggests their greatest potential for growth and effectiveness. In light of our team approach to ministry, it is important that we understand both (1) how other gifts can be used effectively in team projects and (2) how we can use our gift of serving in other ministry areas.

### **Spiritual Gifts and Team Funding**

While each person is uniquely gifted in such a way as to make him or her most effective in a particular ministry area, every Christian can use their gift(s) in a funding ministry. In light of the above discussion, few would dispute a role in funding ministries for those gifted in giving. As one understands ministry more fully, it becomes clear that certain other gifts suggest a vital role if Team Funding is going to be most effective.

Team Funding ministries include ministries primarily concerned with underwriting the financial obligations associated with the cost of doing ministry. These ministries tend to enable others to minister more effectively because the financial burden that drains them emotionally is lifted. While gifted givers are most likely to be attracted to and be effective in these ministries, all Christians can and should be involved in the Team Funding ministries of their church.

When we understand how different people minister according to their unique giftedness, it will be easier to recognize the ministry potential in others. Gifted evangelists tend to have a strong commitment to reaching people for Christ and will be involved in these ministries as they recognize how raising funds will make the church more effective in its outreach ministries. Gifted prophets tend to have a strong commitment to biblical truth and may be effective in maintaining a high ethical standard in financial policies of the church. Gifted teachers tend to have a strong commitment to explaining the Bible in a way others can understand and can help train others in basic biblical principles of financial stewardship. Gifted exhorters tend to be effective communicators and may assist in helping people implement financial principles into their lifestyle. Gifted

pastor-shepherds tend to have a strong commitment to people and will help keep a human side to funding issues and policies. Gifted in mercy showers tend to be sensitive to the needs of others and can be helpful in identifying priorities for ministry spending. Gifted servers tend to have a strong commitment to practical aspects of ministry and may be helpful in reducing costs through creative work projects. Gifted administrators tend to have a strong commitment to organization and may be helpful in providing necessary administrative guidance in managing financial and other resources. There is a place for each member of the ministry team in underwriting the cost of doing ministry.

### **The Gift of Giving and Team Ministries**

Your gift of giving colors the way you look at other ministries. When you understand this principle, it can be utilized to your advantage and make you an effective member of the ministry team serving outside your preferred ministry area. If you realize your different perspective on the ministry is the result of a God-given gift, you do not need to be intimidated by others who appear more effective in that ministry area because of their unique gift(s). God will use someone gifted in an area which is most complementary to a particular ministry emphasis to make a good ministry better. But he will also use the rest of us to make that better ministry best.

When an evangelist involves you in Team Evangelism, you can multiply his or her effectiveness by introducing more cost-effective ways to reach people for Christ.

When a prophet involves you in social action, you can help discern when to raise funds for a project and when to redesign a project to be financially viable.

When a teacher involves you in team teaching, you can be effective in communicating basic principles of biblical stewardship to others.

When the exhorter involves you in team building, you can help people make wise financial decisions for themselves and their families.

When the pastor-shepherd involves you in team nurturing, you can help subsidize part of the cost of ministry.

When the mercy shower involves you in team caring, you can help distressed people make financial decisions which will help them get out of debt and begin living within their means.

When the server involves you in team ministry, you can help others evaluate and reduce the cost of materials.

When the administrator involves you in administrative aspects of the ministry, you can contribute unique insights to improve financial and other resource management.

Part of what God expects of us as stewards of the resources he has entrusted to us involves knowing how to use our spiritual gift(s) as part of a ministry team. At times, you may be part of a highly specialized team financing a significant

ministry opportunity. At other times, your perspective as a giver may be needed on a more balanced ministry team. Regardless of the situation we find ourselves in, it is important that we continue developing and using our giftedness in ministry to the glory of God.

### **Where Do I Go From Here?**

This book has addressed several issues which are important to those gifted in giving who want to be a good steward of the spiritual gift God has entrusted to them. While I hope you have learned something that has enhanced your understanding of the gift of giving, I never intended simply to produce a book to add to the sum total of knowledge on this subject. Rather, this book was produced as a tool to help you develop your gift of giving. Before you put this book on the shelf along side of others you may own, let's talk about making this book work for you!

### **You Can Become More Effective in Giving**

One of this book's objectives is to describe ways you can become more effective in exercising your spiritual gift. Using chapter two as your guide, review how money works in contemporary economies. This chapter is designed to give you a basic understanding of an area of life you will confront repeatedly as you use your spiritual gift.

Personal debt will seriously limit your ability to exercise your gift of giving. Estimates indicate the average evangelical Christian spends twenty percent more than he or she earns on a regular basis. This practice tends to compound debt and is a recipe for financial disaster. If you are presently in debt, review the steps suggested for getting out of debt in chapter three and begin working on your problem today. Then begin making lifestyle changes needed to insure you and your family live within your means.

One key to living within your means and having an effective giving ministry involves preparing and implementing a financial plan. If you do not have a personal budget, review chapter four and prepare a financial plan that best fits your situation. Also, the guidelines in chapter five are designed to help you make wise investment and giving decisions. Two more ways you can expand your ministry of giving are to increase your personal income and make wise giving decisions.

While there is significant potential in exercising your gift of giving, there is also a unique danger associated with this gift. You will want to periodically review chapter six to help you master money and avoid it mastering you. As you review this chapter, take inventory to insure you have not fallen into the money trap.

While the study of your gift is important, ultimately your effectiveness in ministry will only be realized as you begin using your gift in ministry. If you are not currently involved in a ministry where you can effectively use your giftedness in giving, take steps this week to find such a ministry opportunity. God may want to use you as part of a new ministry team in your church.

## **Additional Giving Ministry Resources Available**

Part of this book has described specific ways of developing your gift and ministry of giving. No attempt has been made to exhaust the subject here. Many aspects of ministry have only been alluded to in these pages. Others have been overlooked completely. Ministries not specifically mentioned are in no way inferior to those discussed. The book is intended to serve as an introduction to a vast field, a guide to get you started in your personal ministry as a gifted giver.

Many churches, missions and parachurch ministries constantly struggle with financial realities as they attempt to fulfill their mission. As part of their mandate, many have prepared resource materials suggesting various approaches to ministry funding. These publications represent a rich resource for gifted givers eager to learn new ministry skills and enhance their own effectiveness in ministry.

Money is a significant part of our life. As a result, many resources which gifted givers may find helpful are available in the broader community. Banks, insurance companies, and other financial institutions regularly produce publications on various aspects of financial management and make them available to the public at little or no cost. Also, community colleges and universities offer courses that may help you become a better manager of the financial resources God has entrusted to you. A number of business and financial magazines and books are also published on a regular basis. As you consult these resources, remember to evaluate the theories and advice advanced in light of the foundational principles of finance revealed in Scripture.

The publisher of this book is committed to helping people develop their spiritual gifts and build growing churches. Church Growth Institute has published and distributed several books and stewardship campaigns designed to help churches and individuals become better stewards of the financial resources entrusted to them by God. As you prepare a personal growth plan by which you can further develop your giftedness in giving, you will want to check the company web site to learn what specific resources are available.

## **APPENDIX ONE**

# **Identifying Your Gift of Giving**

Among the various Team Ministry gifts, the gift of giving may be one of the most widely needed gifts in the church. Far too many ministry opportunities are shelved in churches today because creative funding options cannot be developed. While every Christian is responsible to help underwrite the cost of ministry (1 Cor. 16:2), some Christians are gifted in a way that makes it easier to comply with this aspect of our Christian responsibility.

How can I know if I am indeed gifted in giving? Many Christians give sacrificially as good stewards of the resources God has entrusted to them, but they may not be gifted in giving. How can I determine if my giving ministry is an expression of the unique spiritual gift God has given me?

There are at least three ways to determine if you have the gift of giving. First, you can complete a Spiritual Gifts Inventory to help you determine probable areas of giftedness. Second, you can look at your own ministry passion (what you would prefer doing) as an indicator of probable giftedness in that area. Third, you can compare yourself with a standard profile of a gifted giver to note important areas of similarity or difference.

### **Using the Spiritual Gift Survey**

Your dominant area of giftedness will tend to impact the way you think and feel about things much as other influences such as family or educational background also contribute to the person you are. The *Team Ministry Spiritual Gifts Inventory (Your Gifts Spiritual Gifts Survey)* has helped many people discover their spiritual gift(s) by matching certain attitudinal statements to probable areas of giftedness. Gifted givers tend to identify closely with the following statements:<sup>1</sup>

1. I keep myself and my business affairs well organized.
2. I have a burden to support missions.
3. When I give, I want it to be a private matter between God and me.
4. I am sensitive to the financial and material needs of others.
5. I am always ready and willing to give if a valid need exists.
6. I have the ability to make quick decisions concerning finances.
7. When giving, I always like my gift to be of high quality.
8. Other people think I am materialistic because of the importance I put on money.
9. I want to know my financial gift is being used properly.
10. I may judge others' success by the amount of their material assets.

11. I may measure others spirituality by the amount of their giving.
12. Others think I am trying to control them with my money.

### **Confirming Your Survey Results**

While the *Team Ministry Spiritual Gifts Inventory (Your Gifts Spiritual Gifts Survey)* has proved an effective tool in helping people identify their dominant area of giftedness, be careful about coming to conclusions too quickly on the basis of a single test. In the Old Testament, a matter could not be legally confirmed without two or three witnesses who agreed. When you evaluate your response to any spiritual gifts survey, apply this Law of Two or Three Witnesses to your test results by asking the following questions:

1. Is this conclusion consistent with what I know about this gift? Something in your background or even the way you felt as you completed the inventory may have colored your answers slightly, resulting in a false conclusion.
2. Do other Christians who know me see evidence of this gift in me? If you possess this gift, it should be apparent at least in embryonic form to more mature and spiritual Christians who know you.
3. Is the exercise of this gift effective in ministry? When you use your spiritual gift, you will tend to experience maximum effectiveness with minimum effort.

### **Gifts, Passions and Learned Abilities**

Some Christians confuse their spiritual giftedness with a passion for ministry and/or learned abilities they have acquired. Normally, God also gives his people a passion to serve him in some area related to that in which they are uniquely gifted. As Christians begin using their gift in ministry, they find that other abilities they have acquired over the years can be used to open ministry doors or enhance the effectiveness of their gift. Therefore, the challenge of gift stewardship involves determining how to use your gifts and learned abilities in a ministry for which you have a passion. When this balance is achieved, you will realize your maximum effectiveness in ministry and greatest sense of personal fulfillment.

As you look for an opportunity to use your gift in ministry, ask yourself, "If I could serve in a ministry in my church, which would I choose?" This will help you identify your passion for ministry. If you have difficulty deciding between several options, determine what these ministries have in common that makes them attractive to you. For example, the Christian who has difficulty choosing between a summer day camp ministry to children or accompanying the youth group on their winter retreat may have a passion for a camping ministry rather than children's or youth ministry.

Once you have identified your ministry passion, begin investigating opportunities within that ministry area that would enable you to use your gift(s). This will probably involve talking with others currently involved in that ministry. In some cases, you may need to do some creative thinking to help others see how

your unique giftedness could contribute to the effectiveness of the ministry team. In other situations, God may give you a passion to use your gift in a ministry that is not yet established in your church. Many pastors and church leaders are waiting for people like that to begin much-needed new ministries in the church.

Having determined a role for your gift(s) in the area of your passion, the third step in gift stewardship involves using your learned abilities to enhance your ministry effectiveness. Some of our learned abilities (perhaps most of them) may not readily lend themselves to the ministry we have chosen. Others may only contribute slightly to enhancing your effectiveness. Still others may open significant doors of ministry that may have otherwise remained closed.

### **Practicing Gift Stewardship**

God has uniquely gifted each of us for effective ministry in our church. He is the giver of the gifts, but as the recipients of his gifts we have a stewardship responsibility (1) to discover our spiritual gifts, then (2) to demonstrate those gifts in ministry, and finally (3) to develop the potential of our spiritual gifts.

### **A Profile of the Giver<sup>2</sup>**

Gifted givers have the Spirit-given capacity and desire to serve God by giving of their material resources, far beyond the tithe, to further the work of God. These people are supernaturally inclined to meet the financial needs of fellow Christians and church members. Beyond this, they are attracted to the challenge of underwriting significant ministry endeavors that require major funding initiatives to get off the ground.

Because of their strong desire to give, gifted givers tend to struggle with others who fall short in their financial stewardship responsibilities. They may try to impose their gift on others by expecting them to give sacrificially in ways similar to their own giving pattern. It is not hard for them to find appropriate Scriptures that seem to advocate their way of giving. The Scriptures have much to say about both the use and misuse of money. If they fail to remember God gifts people differently according to his will and purpose for the church, they may put undue pressure on others to live up to their standards, to impose their gift on others. A balanced understanding of spiritual gifts should eliminate this problem of gift imposing.

### **Characteristics of the Giver**

1. Usually well grounded.
2. Keeps to himself/herself.
3. Doesn't like his/her giving to be publicized.
4. Usually has the ability to make money as well, but not always.
5. Has an accurate self-image.
6. More likely to be lighthearted than depressed.

7. Interested in helping people.
8. Wants people to like him/her.
9. Conscientious and self-disciplined.

### **Burdens, Desires, and Strengths of the Giver**

1. Sensitive to the financial and material needs of others.
2. Alert to needs others might overlook.
3. Always ready to give.
4. Wants his/her gift to be of high quality.
5. Has the ability to make quick decisions concerning finances.
6. Wants to know his/her gift is being used properly.
7. Usually has a burden for missions
8. Not the first to give to a project, but will wait for the project to prove itself.
9. Sympathetic.

### **Special Needs and Weaknesses of the Giver**

1. May measure others' spirituality by the amount of their giving.
2. Judges others' success by the amount of their material assets.
3. Thinks God has called everyone to give as he/she does, and cannot understand why they ignore the calling.
4. Usually gives to projects, but not to individuals.

### **How the Giver Is Misunderstood by Others**

1. Others think he/she is trying to control them with his/her money.
2. Others think he/she condemns them because they don't give as much as he/she does.
3. Others think he/she condemns them because they don't have as much as he/she does.
4. Others are sometimes jealous of him/her.
5. Others think he/she is materialistic because of his/her emphasis on money.
6. Others think he/she tries to buy a position in the church.

### **How Satan Attacks This Gift**

1. Causes pride because of the amount of his/her gift.
2. Causes blindness to spiritual needs and qualities.
3. Causes blindness to other areas of service.
4. Causes discontent when decisions are made contrary to where his/her interests are or where he/she has given.

5. Causes critical attitude of those unable to give.
6. Causes wrong motives for giving or serving Christ.
7. Causes him/her to mistake a burden for giving to missions as a call to the mission field ministry.

**Where to Use This Gift**

1. Anywhere large or small amounts of money are needed.
2. As a member of finance or budget committee.
3. As a member of missions committee, building committee.
4. As a trustee.
5. As a member of school board or commission.
6. As a part of benevolent ministry, rescue mission, migrant mission committee member.
7. As a sponsor to underwrite special projects, radio, TV ministries.
8. To meet needs of an individual apart from programs.



## **APPENDIX TWO**

# **A Two-Year Plan to Begin Thinking Like a Giver**

One of the things Jesus accomplished when he ascended into heaven to grant spiritual gifts to all Christians to use in the ministry (Eph. 4:8). Specific spiritual gifts are identified by different names in Scripture. When the various biblical lists of spiritual gifts are examined, there appear to be three kinds of spiritual gifts. One group may be described as miraculous gifts or “signs and wonders.” This group includes gifts such as speaking in tongues and gifts of healing. Then there are four enabling gifts that each Christian appears to have to some degree. These include spiritual discernment, faith, knowledge, and wisdom. These four gifts enhance a third group, the task-oriented spiritual gifts (TEAM gifts). These task-oriented gifts are tools for effectiveness as part of the ministry team. Each of these nine tools for ministry is the subject of one of the books in this series on spiritual gifts.

Spiritual gifts are given to Christians for several reasons. They equip Christians with tools for effective outreach ministries (Eph. 4:12). These same tools equip Christians with the ability to edify, encourage, and care for fellow believers (Eph. 4:12). They also enable each Christian to contribute practically to the unity of the church (Eph. 4:13). Spiritual gifts provide the means by which Christians can experience their greatest personal fulfillment, that which comes from using their gifts in ministry to others (Rom. 12:4-8).

While the focus of this and other books in this series is spiritual gifts, it is important to remember that all gifts are given by the same Giver who distributes those gifts “to each one individually as He wills” (1 Cor. 12:11). When churches develop a gift-orientation to ministry, they recognize Christ’s authority as the head of their church to determine the nature of their ministry. Ultimately, the key to an effective gift-oriented ministry is not the gift, but the Giver. He determines who gets which gift and in doing so, he also designs the unique gift mix within each congregation to accomplish the specific ministry he intends for that church. That is why, despite the failings of the Corinthian church in many respects, Paul could affirm with confidence that they came “short in no gift” (1 Cor. 1:7). God gave them and us every gift we need to accomplish the ministry he wants us to accomplish.

### **Looking at Spiritual Gifts from the Perspective of the Giver**

When Paul addressed the Corinthians on the subject of spiritual gifts, he used five different Greek words to describe the nature of these gifts (1 Cor. 12:1-7). Each term tends to emphasize a different aspect of our spiritual giftedness. Paul used the word *pneumatikon*, which is translated “spiritual” (1 Cor. 12:1). This

adjective describes the character of these gifts as spiritual. The second Greek word used was *charismata*, which is usually translated “gifts” (1 Cor. 12:4). This term emphasizes gifts as God’s free and gracious gifts. The word *diakonia* is the third term used to describe gifts. This word is translated “ministries” (1 Cor. 12:5) and reveals gifts as opportunities for ministry. Fourth, the word *energema*, translated “activities” (1 Cor. 12:6), suggests that gifts are an endowment of God’s power or energy. The fifth the word used by Paul, *phanerosis*, translated “manifestation” (1 Cor. 12:7), means that gifts are evidence of God working through us.

That last word creates a problem for many Christians. If my spiritual gift is a manifestation of God working through me, it will be frustrated unless I get out of the way. God and the people he made have two different ways of thinking. Speaking on behalf of God, the prophet Isaiah wrote, “‘For My thoughts are not your thoughts, nor are your ways My ways’ says the LORD. ‘For as the heavens are higher than the earth, so are My ways higher than your ways, and My thoughts than your thoughts’” (Isa. 55:8-9). At some point in the development of our spiritual gifts, we need to begin thinking like the Giver of our gifts.

Paul understood this principle. Just before discussing spiritual gifts in his epistle to the Romans, he wrote, “And do not be conformed to this world, but be transformed by the renewing of your mind, that you may prove what is that good and acceptable and perfect will of God” (Rom. 12:2). The key to that renewing of your mind is found in saturating your mind with the Word of God. Paul urged the Colossians, “Let the word of Christ dwell in you richly with all wisdom, teaching and admonishing one another with psalms and hymns and spiritual songs, singing with grace in your hearts to the Lord” (Col. 3:16). The psalmist wrote, “How can a young man cleanse his way? By taking heed according to Your word. With my whole heart I have sought You; Oh, let me not wander from Your commandments! Your word I have hidden in my heart, that I might not sin against You” (Ps. 119:9-11).

### **A Two-Year Strategy to Begin Thinking Like God about Your Gift**

In our hurry-up world many people look for quick solutions to fix problems, but learning to think like the mercy-shower is a challenge bigger than can be accomplished in a weekend seminar or by reading a book or taking a course. The gap between our way of thinking and God’s way of thinking is so great it could take a lifetime to bridge. Even then we may discover we still have more to learn. But the more we allow God’s word to saturate our thinking process, the more inclined we will be to begin thinking like him.

As you strive to begin thinking like God about your spiritual gift two spiritual disciplines will help you accomplish that goal. The first is the discipline of reading through the Bible. Christians who depend exclusively on the ministry of their pastor to teach them the Scriptures often end up with a piece-meal understanding of the Scriptures. If a pastor preached on a different chapter each week, it would take him 1189 weeks to preach through the Bible (about twenty-three years and five months). Of course some chapters might take several weeks

to preach through and sometimes the pastor may choose to preach on some doctrine, problem, social issue or other topic. Most people don't stay in the same church long enough to understand their Bible using this approach exclusively. But despite the size and scope of the Bible, you can read it through your self in a year by devoting fifteen minutes daily to personal Bible reading. There are many "through the Bible" Bible reading guides published as tracts or special edition Bibles to help you accomplish this goal.

The second spiritual discipline to help you begin thinking about your gift from God's perspective is Scripture memory. While most people believe they cannot memorize, throughout history, this has been the most often used means of teaching the Scriptures. Even those who cannot read can memorize the Scriptures because it involves only two steps, repetition and review. To learn a new verse, continually repeat the verse until you can say it without error. Then to remember the verse, review it often on a regular basis. In the Old Testament, parents were encouraged to review the principles of the law they memorized with their children four times each day, "when you sit in your house, when you walk by the way, when you lie down, and when you rise up" (Deut. 6:7). Regardless of our lifestyle we can still find time to repeat and review the Scriptures during our wait time and commute time and when we go to sleep and wake up each day.

### **One Hundred and Four Key Verses on Giving**

To help you get started in your own personal spiritual gift development plan, the following list identifies one hundred and four key verses on giving. Don't let the list overwhelm you and don't try to memorize them all this evening. Instead, take the first verse and read it over until it becomes familiar. Set a goal to memorize that verse this week and begin thinking about how that verse relates to your giving ministry. Then review that verse daily for the next month, even as you begin learning the next verse on the list next week. At the end of the month, set the verse aside to be reviewed monthly so you don't forget it.

The following list does not include every verse related to your gift, but it will help you get started and develop this discipline over the next two years. You may come across other verses to add to the list as you read your Bible daily. In addition to changing the way you think about your gift, this plan will also help you experience accelerated spiritual growth. Peter understood the link between the Scriptures and spiritual growth when he wrote, "as newborn babes, desire the pure milk of the word, that you may grow thereby" (1 Pet. 2:2). As you mature in Christ and begin thinking like God about your spiritual gifts you will find yourself using your gift with greater effectiveness in ministry. In doing so you will also experience a greater sense of personal fulfillment as you serve God the way he designed you to serve him.

1. "The earth is the LORD's and all its fullness, the world and those who dwell therein" (Ps. 24:1).
2. "For where your treasure is, there your heart will be also" (Matt. 6:21).

3. "Command those who are rich in this present age not to be haughty nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy" (1 Tim. 6:17).
4. "He who tills his land will have plenty of bread, but he who follows frivolity will have poverty enough!" (Prov. 28:19)
5. "And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day" (Deut. 8:18).
6. "He who is greedy for gain troubles his own house, but he who hates bribes will live" (Prov. 15:27).
7. "You shall not steal" (Ex. 20:15).
8. "Remove falsehood and lies far from me; give me neither poverty nor riches – feed me with the food allotted to me; lest I be full and deny You, and say, 'Who is the LORD?' or lest I be poor and steal, and profane the name of my God" (Prov. 30:8- 9).
9. "I counsel you to buy from Me gold refined in the fire, that you may be rich; and white garments, that you may be clothed, that the shame of your nakedness may not be revealed; and anoint your eyes with eye salve, that you may see" (Rev. 3:17).
10. "He who has a slack hand becomes poor, but the hand of the diligent makes rich" (Prov. 10:4).
11. "I have rejoiced in the way of Your testimonies, as much as in all riches" (Ps. 119:14).
12. "How much better to get wisdom than gold! And to get understanding is to be chosen rather than silver" (Prov. 16:16)
13. "'Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this,' says the LORD of hosts, 'If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it'" (Mal. 3:10).
14. "No man can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon" (Matt. 6:24).
15. "Moreover it is required in stewards that one be found faithful" (1 Cor. 4: 2).
16. "Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers" (3 John 1:2).
17. "Then everyone came whose heart was stirred, and everyone whose spirit was willing, and they brought the LORD's offering for the work of the tabernacle of meeting, for all its service, and for the holy garments" (Ex. 35:21).

18. "A wicked man accepts a bribe behind the back to pervert the ways of justice" (Prov. 17:23).
19. "And Abraham called the name of the place, The-LORD-Will-Provide; as it is said to this day, 'In the Mount of the LORD it shall be provided'" (Gen. 22:14).
20. "The blessing of the LORD makes one rich, and He adds no sorrow with it" (Prov. 10:22).
21. "The rich and the poor have this in common, the LORD is the maker of them all" (Prov. 22:2).
22. "A man with an evil eye hastens after riches, and does not consider that poverty will come upon him" (Prov. 28:22).
23. "Let him who is taught the word share in all good things with him who teaches" (Gal. 6:6).
24. "A man's gift makes room for him, and brings him before great men" (Prov. 18:16).
25. "But without faith it is impossible to please Him, for he who comes to God must believe that He is, and that He is a rewarder of those who diligently seek Him" (Heb. 11:6).
26. "Casting all your care upon Him, for He cares for you" (1 Peter 5:7).
27. "For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows" (1 Tim. 6:10).
28. "I have been young, and now am old; yet I have not seen the righteous forsaken, nor his descendants begging bread" (Ps. 37:25).
29. "There is desirable treasure, and oil in the dwelling of the wise, but a foolish man squanders it" (Prov. 21:20).
30. "Dishonest scales are an abomination to the LORD, but a just weight is His delight" (Prov. 11:1).
31. "And the cares of this world, the deceitfulness of riches, and the desires for other things entering in choke the word, and it becomes unfruitful" (Mark 4:19).
32. "But seek first the kingdom of God and His righteousness, and all these things shall be added to you" (Matt. 6:33).
33. "Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, 'I will never leave you nor forsake you'" (Heb. 13:5).
34. "And it shall come to pass in the harvest that you shall give one-fifth to Pharaoh. Four-fifths shall be your own, as seed for the field and for your food, for those of your households, and as food for your little ones" (Gen. 47:24).

35. "The thief does not come except to steal, and to kill, and to destroy. I have come that they may have life, and that they may have it more abundantly" (John 10:10).
36. "An inheritance gained hastily at the beginning will not be blessed at the end" (Prov. 20:21).
37. "Woe to you, scribes and Pharisees, hypocrites! For you pay tithe of mint and anise and cumin, and have neglected the weightier matters of the law: justice and mercy and faith. These you ought to have done, without leaving the others undone" (Matt. 23:23).
38. "I rejoice at Your word as one who finds great treasure" (Ps. 119:162).
39. "By humility and the fear of the LORD are riches and honor and life" (Prov. 22:4).
40. "Riches do not profit in the day of wrath, but righteousness delivers from death" (Prov. 11:4).
41. "Better is the poor who walks in his integrity than one who is perverse in his lips, and is a fool" (Prov. 19:1).
42. "If any of you lacks wisdom, let him ask of God, who gives to all liberally and without reproach, and it will be given to him" (James 1:5).
43. "For I bear witness that according to their ability, yes, and beyond their ability, they were feely willing, imploring us with much urgency that we would receive the gift and the fellowship of the ministering to the saints" (2 Cor. 8:3-4).
44. "Stolen water is sweet, and bread eaten in secret is pleasant. But he does not know that the dead are there, that her guests are in the depth of hell" (Prov. 9:17-18).
45. "And all the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the LORD'S. It is holy to the LORD" (Lev. 27:30).
46. "For what will it profit a man if he gains the whole world, and loses his own soul?" (Mark 8:36).
47. "Then the king said to Araunah, 'No, but I will surely buy it from you for a price; nor will I offer burnt offerings to the LORD my God with that which costs me nothing.' So David bought the threshing floor and the oxen for fifty shekels of silver" (2 Sam. 24:24).
48. "Getting treasures by a lying tongue is the fleeting fantasy of those who seek death" (Prov. 21:6).
49. "So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver" (2 Cor. 9:7).
50. "He who is surety for a stranger will suffer, but one who hates being surety is secure" (Prov. 11:15).

51. "Now may He who supplies seed to the sower, and bread for food, supply and multiply the seed you have sown and increase the fruits of your righteousness" (2 Cor. 9:10).
52. "A faithful man will abound with blessings, but he who hastens to be rich will not go unpunished" (Prov. 28:20).
53. "For all these out of their abundance have put in offerings for God, but she out of her poverty put in all the livelihood that she had" (Luke 21:4).
54. "As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God" (1 Peter 4:10).
55. "On the first day of the week let each one of you lay something aside; storing up as he may prosper, that there be no collections when I come" (1 Cor. 16:2).
56. "Whoever shuts his ears to the cry of the poor will also cry himself and not be heard" (Prov. 21:13).
57. "In the house of the righteous there is much treasure, but in the revenue of the wicked is trouble" (Prov. 15:6).
58. "Honor the Lord with your possessions, and with the first fruits of all your increase; so your barns will be filled with plenty and your vats will overflow with new wine" (Prov. 3:9-10).
59. "Do not oppress the widow or the fatherless, the alien or the poor. Let none of you plan evil in his heart against his brother" (Zech. 7:10).
60. "There is one who scatters, yet increases more; and there is one who withholds more than is right, but it leads to poverty. The generous soul will be made rich, and he who waters will also be watered himself" (Prov. 11:24).
61. "Better is little with the fear of the LORD, than great treasure with trouble" (Prov. 15:16).
62. "But if anyone does not provide for his own, and especially for those of his household, then he has denied the faith and is worse than an unbeliever" (1 Tim. 5:8).
63. "Without counsel, plans go awry, but in the multitude of counselors they are established" (Prov. 15:22).
64. "Go to the ant, you sluggard! Consider her ways and be wise, which, having no captain, overseer, or ruler, provides her supplies in the summer, and gathers her food in the harvest" (Prov. 6:6-8).
65. "Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you" (Luke 6:38).
66. "He who loves pleasure will be a poor man; he who loves wine and oil will not be rich" (Prov. 21:17).

67. "Nevertheless you have done well that you shared in my distress" (Phil 4:14).
68. "Do not be one of those who shakes hands in a pledge, one of those who is surety for debts; if you have nothing with which to pay, why should he take away your bed from under you?" (Prov. 22:26-27).
69. "Not that I speak in regard to need, for I have learned in whatever state I am, to be content" (Phil 4:11).
70. "He who trusts in his riches will fall, but the righteous will flourish like foliage" (Prov. 11:28).
71. "But when you do a charitable deed, do not let your left hand know what your right hand is doing, that your charitable deed may be in secret; and your Father who sees in secret will Himself reward you openly" (Matt. 6:3-4).
72. "A good name is to be chosen rather than great riches, loving favor rather than silver and gold" (Prov. 22:1).
73. "And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work" (2 Cor. 9:15).
74. "For even when we were with you, this we commanded you, that if any would not work, neither should he eat" (2 Thess. 3:10).
75. "The ants are a people not strong, yet they prepare their food in the summer" (Prov. 30:25).
76. "He who hides to the poor will not lack, but he who hides his eyes will have many curses" (Prov. 28:27).
77. "Laziness casts one into a deep sleep, and an idle person will suffer hunger" (Prov. 19:15).
78. "The rich rules over the poor, and the borrower is servant to the lender" (Prov. 22:7).
79. "Better is the poor who walks in his integrity than one perverse in his ways, though he be rich" (Prov. 28:6).
80. "The hand of the diligent will rule, but the lazy man will be put to forced labor" (Prov. 12:24).
81. "The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty" (Prov. 21:5).
82. "Wealth gained by dishonesty will be diminished, but he who gathers by labor will increase" (Prov. 13:11).
83. "Then the disciples, each according to his ability, determined to send relief to the brethren dwelling in Judea" (Acts 11:29).

84. "And my God shall supply all your need according to His riches in glory by Christ Jesus" (Phil. 4:19).
85. "A prudent man foresees evil and hides himself; the simple pass on and are punished" (Prov. 27:12).
86. "He who has a generous eye will be blessed, for he gives of his bread to the poor" (Prov. 22:9).
87. "There is one who makes himself rich, yet has nothing; and one who makes himself poor, yet has great riches" (Prov. 13:7).
88. "Do not rob the poor because he is poor, nor oppress the afflicted at the gate; for the LORD will plead their cause, and plunder the soul of those who plunder them" (Prov. 22:22-23).
89. "Do not withhold good from those to whom it is due, when it is in the power of your hand to do so" (Prov. 3:27).
90. "The soul of a lazy man desires, and has nothing; but the soul of the diligent shall be made rich" (Prov. 13:4).
91. "But as for me, my feet had almost stumbled; my steps had nearly slipped. For I was envious of the boastful, when I saw the prosperity of the wicked" (Ps. 73:2-3).
92. "One who increases his possessions by usury and extortion gathers it for him who will pity the poor" (Prov. 28:8).
93. "Do not love sleep, lest you come to poverty; open your eyes, and you will be satisfied with bread" (Prov. 20:13).
94. "Delight yourself also in the LORD, and He shall give you the desires of your heart" (Ps. 37:4).
95. "Owe no one anything except to love one another, for he who loves another has fulfilled the law" (Rom. 13:8).
96. "He who oppresses the poor to increase his riches, and he who gives to the rich, will surely come to poverty" (Prov. 22:16).
97. "And not only as we had hoped, but they first gave themselves to the Lord, and then to us by the will of God" (2 Cor. 8:5).
98. "And He said to them, 'Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses'" (Luke 12:15).
99. "Do not mix with winebibbers, or with gluttonous eaters of meat; for the drunkard and the glutton will come to poverty, and drowsiness will clothe a man with rags" (Prov. 23:21).
100. "Poverty and shame will come to him who disdains correction, but he who regards a rebuke will be honored" (Prov. 13:18).

101. "Therefore I love Your commandments more than gold, yes, than fine gold!" (Ps. 119:127).
102. "Do not overwork to be rich; because of your own understanding, cease! Will you set your eyes on that which is not? For riches certainly make themselves wings; they fly away like an eagle toward heaven" (Prov. 23:4-5).
103. "But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition" (1 Tim. 6:9).
104. "A good man leaves an inheritance to his children's children, but the wealth of the sinner is stored up for the righteous" (Prov. 13:22).

## APPENDIX 3

# How to Discern Worthy Ministries to Support

As stated earlier in this book, the tithe belongs to the Lord and is to be given through your local church. I believe this also includes the primary bulk of your offerings as well. However, there are notable missionary organizations, parachurch organizations, evangelistic ministries, Christian political organizations, pro-family ministries, right-to-life groups, etc. that are worthy to be considered when appropriating your financial gifts.

When considering giving to other causes outside your church, ask yourself, will my gift to this organization/ministry/cause go toward carrying out the work of the ministry (such as reaching others for Christ, meeting their spiritual and/or physical needs, teaching and discipling others in their Christian walk, etc.), edifying of the body of Christ, glorifying God?

Types of biblical ministries you may feel led to give to include those that show and share the love of God in your local community or worldwide. Some examples are humanitarian organizations that feed, clothe, and educate the extremely needy; food pantries; transportation ministries for the elderly and disabled; backyard Bible clubs for children; counseling centers, homes and shelters for unwed mothers, substance abusers, abused and neglected people, the mentally ill, the homeless; prison ministries, street preachers, evangelists; prayer hotlines; financial counseling ministries; interpreters and teachers for literacy, English as a second language, sign language, etc.; missionaries such as translators, church planters, medical teams; Christian radio outreach.

Dr. Larry A. Maxwell addresses the question of biblical giving and determining worthy organizations in his book, *Gaining Personal Financial Freedom* (published by Church Growth Institute, 1992). He recommends the following considerations:

- Are they local-church centered?
- Are they doctrinally sound?
- Does God receive glory through their ministry?
- What is the fruit of their ministry?
- Do they exhibit wise stewardship?
- Is their present need valid?

### 1. Are they Local-Church Centered?

Many parachurch organizations have forgotten that the church is the divine instrument ordained by God to reach and teach this world with the Gospel of Christ (Matt. 28:19-20). These organizations drain finances and

resources that are rightfully to be used in local church ministries. I have even heard a televangelist encourage his listeners to send their tithes to him. The tithes always go to the local church. Giving beyond the tithe may be used for other valid needs and organizations. Dr. Maxwell states that ministries worthy of support fall into two categories: those who minister within a local church (are they based within a local church?) and those who minister to local churches. Do the ministries you consider supporting seek to fulfill the Great Commission through their local church, to other local churches, or in conjunction with local churches?

## **2. Are They Doctrinally Sound?**

Do they adhere to the fundamental doctrines of the faith? Do they believe in the inspired, infallible, inerrant Word of God? What do they believe about the birth, death, burial and resurrection of Jesus Christ? What do they believe about salvation?

“Now I beseech you, brethren, mark those who cause divisions and offenses, contrary to the doctrine which ye have learned, and avoid them” (Rom. 16:17).

“But though we, or an angel from heaven, preach any other gospel unto you than that which we have preached unto you, let him be accursed” (Gal. 1:8).

It is no secret that some organizations claim to use the monthly financial support for a needy child, but use some of the funds for unbiblical organizations (abortions, huge administration fees, etc.). Knowing what they believe and how they are propagating the Gospel will assist you in knowing which organizations you should and should not support.

## **3. Does God receive glory through their ministry?**

All the resources at our disposal belong to God and should be used to glorify His name. Research the organization on the Internet: look at their website, read the comments, etc. What are they promoting? Do they lift up the name of Christ or is something else emphasized? If they don't believe its necessary to glorify God on their website and glorify him through their ministry endeavors, it may give you some insight into what they do value.

## **4. What is the fruit of their ministry?**

Don't believe all the hype. There is no shortage of people/ministries who make fantastic claims of healings, raising the dead, new moves of the Spirit, great revivals, unparalleled claims of Divine revelations, etc. Does God's Word confirm their claims? Are people's lives being changed? Are people coming to Christ? Are the actions and results of their ministry visible or can they be validated? You need to do exercise due diligence in researching the ministries you contemplate supporting. Before they get your support, they

should supply you the information you need to make a biblically sound decision.

#### **5. Do they exhibit wise stewardship?**

If a ministry does not wisely use the money already entrusted to their care, chances are they will not use the resources you donate wisely. Answering these questions will take some footwork on your part, but will be well worth the effort to ensure the proper use of your resources.

##### **A. What is their financial status?**

- \* How much money do they have in the bank?
- \*.Do they post financial statements or make them available upon request?
- \* Do they have bank loans?
- \* Are their bills current?
- \* Do they have a Dunn & Bradstreet rating?

##### **B. When was the last time they had layoffs?**

##### **C. What does the Better Business Bureau report about them?**

##### **D. What comments are made about them on the Internet?**

##### **E. Are they members of the ECFA (Evangelical Christian Financial Association) or any other financial accountability organization?**

##### **F. What kind of reputation do they have among those you know in your community, denomination or nation?**

#### **6. Is their present need valid?**

Understanding how the present need came about, and how often needs like this arise, will give you an idea of the organization's fiscal management. You should become concerned with an organization that continually solicits donations "in order to keep their doors open." It may seem odd to hear this, but the organizations most worthy of your support may be the ones who never or rarely solicit donations. Why? These organizations are operating within their financial means. Therefore, your donated dollars may provide more eternal good in organizations that have a great track record of fiscal management.

Note that in lean times, nonprofit organizations tend to suffer. When the donors become unemployed, inflation abounds, and investments are lost, money for offerings tends to dry up also. Gifted givers should remain as generous as possible during these times, based on God's provision and direction.

## 7. Have you prayed about whom to support or where to invest your resources?

The seventh way to discern worthy ministries to support lies primarily in your prayer life. The fact is, even if a ministry is able to answer all of these questions in an appropriate manner, it still may not be God's will for you to support that ministry. Your relationship with God, your communication with the Savior is THE essential element in your successful walk in Christ and in implementing your spiritual gifts in the church and your investments in other ministries. This is one area where you cannot afford to “cut corners.” Daily time in Bible reading and prayer, active involvement in your local church, and proper research will prove invaluable in your ministry success.

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<sup>1</sup> Attitudinal statements taken from the *Classic Spiritual Gifts Inventory*, now available in a new, revised edition: *YOUR GIFTS Spiritual Gifts Survey* published by ChurchGrowth.org. This diagnostic tool is available through <http://www.ChurchGrowth.org> and wherever Christian books are sold.

<sup>2</sup> Gift profile based on *How to Find Meaning and Fulfillment through Understanding the Spiritual Gifts within You*, which was revised and updated to *YOUR GIFTS: Discover God's Unique Design for You* by Larry Gilbert (for individuals/small groups) and *TEAM MINISTRY: Gifted to Serve* (for pastors/church leaders), Forest, Virginia: ChurchGrowth.org, 2015.