

# THE POWER OF MONEY

There are over 400 verses in the Bible about faith; 500 verses about prayer; But there are over 2,000 verses in the Bible about money. Of those 2,000 verses, around 100 of them talk about how God wants us to prosper financially and how we are supposed to enjoy our money. But over 1,900 of those 2,000 verses talk about what a stronghold money can have in our lives.

## What do you think about more, money or God?

40% of the parables that Jesus told were about money. One out of every ten verses in the gospels are about money. The #1 reason for strife in marriage and the #1 reason for stress in EVERY person on planet earth is MONEY.

A disciple of Jesus Christ betrayed Him for MONEY. The Anti-Christ will rule using the power of MONEY.

Matthew 6:24 teaches us that the #1 tool that has the potential to steal our heart away from Jesus Christ is MONEY. Money is more powerful than anything else this world has to offer to try to convince us to hate Jesus.

Are you convinced yet, at all, that money could possibly be a problem in your life?

Has there ever been an area of your life that you put Jesus in FIRST, and you did NOT succeed? The answer is NO, just in case you're still thinking. So, why not put Jesus first in the area of MONEY?

**Pro 3:10** Honor the Lord with the firstfruits of your income and you will overflow with more than you need

## WHAT IS THE LIE?

The lie, is that we think Jesus wants our money.

**#1 it's NOT our money to begin with (if Jesus is our Lord).**

**1st Cor 4:2** ...it is required in stewards, that a man be found faithful. A steward is someone who takes care of something that belongs to another person.

## #2 Jesus wants OUR HEART.

**1<sup>st</sup> Sam 16:7** the Lord judges people by what is in their **heart**.

**Acts 1:24** the Lord knows the **hearts** of all men.

**Rom 10:9** ...and believe in your **heart**...you will be saved.

**Matt 22:37** Love the Lord your God with all your **heart**...

**2<sup>nd</sup> Cor 9:7** God loves a cheerful giver, whose **heart** is in his giving.

**Pro 4:23** guard your heart with all diligence, for out of it flows the issues of life.

## Are you ready to locate your heart?

**Matt 6:21** where your treasure is, there will your heart be also.

Wherever we put our treasure, is where our heart is going to go.

So, where have you been putting your treasure? If you're curious where your heart is at, since God is ALL ABOUT THE HEART, take a look at your bank account. Is your heart in fast food, clothes, nice car, nice house, addictions, etc? Or is your heart in spreading the gospel, your local church, building the Kingdom, helping hurting people, assisting widows, single mothers, orphans, etc.???

**Mark 10:17-22** As Jesus was walking down a road, a man ran up to Him and said, "Master, what must I do to inherit eternal life? I have obeyed all the commandments since I was a youth?" Jesus looked at him, loved him, and said, "if you want to be complete, sell all that you have and give the money to the poor and you will have great riches in Heaven. Then come with Me." When the man heard Jesus say this, he walked away sad, with a grieving heart, because he had much money.

WOW! We located this young man's heart; it's in possessions, money, "things". Jesus doesn't mind us having possessions, but He does mind possessions having us.

Trust me, if you can't give something away for Jesus or throw something away for your spouse ☺ then that "thing" has you!

Isn't it interesting that MONEY has written on it "In God We Trust" yet we can't seem to trust God in the area of MONEY?

**Deut 28:2** if you fully obey the voice of the Lord, all these blessings will overtake you...home, children, business, food, church, protect you from your enemies, you will have plenty of money to **lend and not borrow**, succeed in everything you do...

This promise all depends on the first phrase- "IF you FULLY obey..."

## WHAT DOES MONEY PROMISE US THAT ONLY GOD CAN GIVE?

**Money promises us security, peace, protection- but aren't those things that ONLY GOD can give?**

**Php 4:19** God will supply all my needs. **Ps 34:10** those who seek the Lord lack nothing.

Put God FIRST in everything and you will succeed and prosper.

**Heb 13:5** Let your character be free from love of money [including greed and craving for earthly possessions]; for God has said, I will not in any way fail you, give you up, nor leave you without support. I will not, I will not, I will not in any degree relax My hold on you!

It is very clear that God is reminding us that HE is our source and we should trust Him and NOT money.

Do you see how much money WANTS to become our god?

**Money says "I will make you successful"**

**God says- Zechariah 4:6** you will succeed not by might nor by power but by My Spirit says the Lord.

**Money says "I will give you enjoyment in life"**

**Jesus says- John 10:10** I came that you may have and enjoy life.

**Money says, "look to me for your promotion in life"**

**The Word says in Psalms 75:6** promotion comes from God, not from the north, south, east, or west.

**Deut 8:12-19** when you have eaten and are full, and have built good houses to live in, and your flocks multiply, and more and more money come in, and your silver and gold have multiplied and your possessions increase, be sure not to forget the Lord who rescued you, led you out of bondage and fed you manna. Beware not to say in your heart, I am rich and my power and strength got me this wealth. Remember the Lord your God gives you the power to become rich and get wealth. And if you forget the Lord or worship other gods you will be destroyed.

**Ecc 5:10-12** if you love money, you will **never be satisfied**.

When you keep your money away from God it is to your own hurt. If you love money you will not be able to sleep at night. You will stay awake worrying. Wealth kept by his owner will be his downfall.

**Question-** Have you ever met a rich person OR a poor person who loves money that has ANY level of satisfaction or fulfillment in their life?

**2<sup>nd</sup> Cor 8:2** the people were in deep poverty and great trouble; but their joy was great and they gave generously to others.

This verse shows us that we can GIVE AND BE FULL OF JOY at the same time that we are in need financially. WOW!

**Job 31:24-28** If I have made gold my hope, if I have rejoiced because my wealth was great and because my hand had gotten much and my heart was secretly enticed then I have denied God Who is above.

**Question-** Why would God continue to bless us with something that we love MORE than Him?

**Pro 17:6** there is no use for money in the hand of a man with no heart for Godly Wisdom.

Money says "I am your source" BUT isn't that God's job? Remember when Peter needed money to pay his taxes and Jesus told him to go catch a fish? Peter OBEYED Jesus and the fish he caught had a gold coin in it's mouth!!! Obedience brings the blessing. Why is it so hard for Christians to trust God in the area of our finances?

**2<sup>nd</sup> Tim 3:1-4** in the last days people will be selfish, self absorbed, lovers of money, greedy for wealth... Instead of loving God, they will love pleasure. They will hold an outward form of godliness, but their religion is not real. Notice that there are people who LOOK as though they love God, but inside their heart is filled with the desire to have MONEY.

The blessings that come from giving are so amazing, however, unless we return to God the FIRST 10% of our income, we cannot be a giver. In other words, we aren't really giving unless we are FIRST honoring God with the tithe.

**Pro 11:24** you can give freely and grow richer; others withhold but grow in need. Give blessings and you will be prosperous. Help others and you will be helped. He who waters others shall be watered himself. **Acts 20:35** a greater blessing comes when you give than when you receive. **Pro 19:17** give to the poor and you are lending to the Lord; He will pay you back. **Luke 6:38** Give and it will be given to you; good measure, pressed down, shaken together, and running over shall men give unto you. For the measure you use, will be the measure God will use for you.

**Duet 15:10** Give freely and unselfishly. Do not have a stingy heart. When you give, it triggers God's blessings and makes you successful in everything you do.

Before we go any further, let me remind you that God gave His only Son for you. Don't you know that He would've rather given you His streets of gold, all the diamonds in the world, every "Benjamin" that you can carry in a suitcase? But instead He gave you the only thing He had ONE of, the most valuable and priceless treasure He had...His Son.

99% of the time, the reason a person has financial difficulties, or "can't afford to tithe" IS NOT DUE TO A LACK OF MONEY- it's because they have a lack of wisdom.

Think about this: How come there are people who make less money than you do and have a bigger family, yet they tithe a full 10% to their local church each and every week? Once again, God doesn't mind us having money, as love as HE has our heart.

**2<sup>nd</sup> Chro 1:6-12** Solomon **gave** an offering of 1000 sacrifices. That night God said, Ask what I shall give you. Solomon **said**, Give me Godly wisdom. God replied, Because this was in your heart...Wisdom is granted to you. And I will give you more money, possessions, honor, and glory, than any kings before or after you.

We see in the case of Solomon, that once his heart was in the Kingdom of God, everything else followed... money, possessions, honor, etc. Seek first the Kingdom of God and ALL these things will be added unto you. AFTER Solomon GAVE in abundance, AND asked for Godly wisdom, his whole life changed.

**Ps 37:21** an evil man does not give, but a righteous man kindly gives to others. For such are blessed by the Lord, but the stingy are cursed.  
Isn't that so cool? You can see whether or not someone is evil by whether or not they are givers!!!

**1<sup>st</sup> Tim 6:17-19** Warn people who have money not to be proud and arrogant, nor to hope in riches. Have faith in God Who is rich and blesses us with everything we need to enjoy life. Instruct the rich to be quick to give and have a generous heart. This will determine their future.  
If you are considered a "rich" person, please read the scripture above several times.

## EVERY EVIL is rooted in loving money!

**1<sup>st</sup> Tim 6:10** the love of money is the root of all evil.  
Could this be true? Can you trace every evil that you have ever dealt with in your lifetime, back to loving money?

WILL GOD BLESS SOMEONE WHO LOVES MONEY MORE THAN HIM?

**Luke 16:11** If you have not been faithful in the case of unrighteous mammon (riches, money possessions), who will trust you with true riches. And if you have not been faithful with what belongs to someone else (God or man), who will give you that which is your own?

I love this subject because I used to battle it greatly in my past. Money was the reason I got up out of bed each morning and money was on my mind before I went to sleep. My hope, trust, security, was found in how much money I had or didn't have at any given moment.

When Alison and I first got married, because I have always handled the finances, she asked me if we were tithing. Of course I answered, "Yes."-big fat lie.

A few years later she discovered that we had not been tithing and was very upset with me. She gave me her lecture I how we were

stealing from God Almighty and how there is a curse on us from the enemy and God's hands of protection cannot be on our lives. I promised her that we would tithe from now on and that she didn't need to worry about it anymore. Another- big fat lie.  
Her speech moved me enough to tithe that very first week. A year or two later, I got busted again. This time the speech was louder and longer. She went on and on about how we can easily live with the 90% and how she would be willing to sacrifice in many areas (clothes, eating out, etc...) for us to begin Honoring God by giving back to Him what is already His.  
I told her that she has no idea what is in the bank account and how we would never be able to survive on 90%. We needed the full 100% of my paycheck to continue living in the house we were in and driving the car we drove, and we had our 2<sup>nd</sup> child on the way. She was clueless to the amount of money that it took for our family to live.

At the end of both of our speeches she said "I will take over the checkbook and finances starting today if we don't begin tithing."  
This was my defining moment- tithe, or not to tithe. I told her that I would rather lose our house than to give up handling our checkbook, so I was going to start tithing. I warned her to start packing up the house, get ready to sell the car, and we may need to ask her parents for food once the kids begin starving... (how ignorant could I have been).  
That next Sunday forever changed my life. We began returning a full 10% to God immediately, and for some odd reason, we never went in "the red."

So we began giving. Giving is when we do anything for anyone ABOVE the first 10% of our income that goes directly to our local church.

I never got a raise or more income that first year of tithing, YET we NEVER came close to not having enough. In fact, it was like God gave us wisdom that we had never dreamed of. The windows of Heaven opened up on us and MY heart began to change.

I didn't think about money anymore. I had to worries about the next day, or the next week, etc. I was no longer consumed with thoughts of financial fear or financial lust.

I could hear better from God, my heart began to melt, I realized that it was never MY money- nor was the possessions that were around

us OUR possessions. Everything we had and everything we have belongs to God and if He told us to return 90% and keep 10%, we would live in a cardboard box before we would EVER steal from God again.

Another side note- this is one of my top ten most favorite scriptures in the Bible-**1<sup>st</sup> Ch 21:24** I will not offer the Lord that which cost me nothing.

### Do you REALLY believe?

I mean seriously, do you really believe that Jesus died on a cross and rose again 3 days later? Do you really believe that He lives inside of your heart? Do you really believe that when you die, your spirit and soul will go to another location called Heaven? If the answers to those questions were ALL YES, then why in the world will you NOT give a full 10% of your total income to your local church as Jesus and God commanded? I assume that you are afraid. Afraid that you will starve to death because you can't live off of 90% of your income. Oh, wait a minute, that wouldn't be the worse case scenario, because if you starve to death, that means you're going to Heaven. Cool! I'm betting that if you got a pay cut, let's say a 10% pay cut- I'm betting that you would find a way to survive. And even though we TRUST God with our soul, believing that we will go to heaven when we die, we just can't seem to trust God with MONEY. Don't you think that it'd be harder to trust someone with your life than to trust them with 10% of your gross income?

## Tithing

**Bringing the first 10% of our income (Un-designated) into our local church**

## Malachi. 3:9 Bring the whole tithe into the storehouse

**Intro-** My prayer is that this booklet and these scriptures will help you to find the sweetness, simplicity and yet great seriousness of the tithe. Scripture presents tithing as one of the greatest spiritual battles you will ever face as a Christian AND scripture also presents tithing as baby stuff for baby Christians. Overall, I would say that tithing is like the kindergarten graduation exam. Until you pass this test, you forever remain a spiritual kindergartener. It seems like such a huge test. Looking back years later though, it will seem like the simplest of all tests.

**My History-** Because many people are VERY SENSITIVE about money, I spent several hundred hours studying the subject of tithing very carefully before I was completely convinced that God wants every Christian to bring the first ten percent of their income into the local church un-designated (included in those hundred of hours of research, was the power that money has on people). I was raised in churches that begged for money from the people and manipulated them into giving. This is NOT the way God has designed it to be. Once I was fully convinced that Tithing was Biblical, I then asked God to show me WHY the subject of tithing is SO IMPORTANT. EVERY Christian whom I have seen make a commitment to tithe is still passionate for Jesus many decades later. Even more FRIGHTENING is that EVERY Christian who does NOT make a commitment to tithe, loses their passionate love for Jesus within a short time. Any person who will NOT establish the Lordship of Jesus in the area of money will eventually break my heart and break the heart of everyone around them.

### Structure of this booklet

This booklet is broken down into five Question and Answer sections to make it easier to read. I appeal to you to please read, at least, the first two questions.

### **Questions**

- 1. Why is Tithing so IMPORTANT?**
- 2. What happens when I don't tithe?**
- 3. What if I can't afford to tithe?**
- 4. Why can't I designate my tithe?**
- 5. What do tithing Christians wish you knew?**

## **1. Why is tithing so important?**

### **A. Tithing is the Best Test to see if I see my local Church as a FAMILY!**

The beauty and brilliance of the tithe is that each member of the church gives equally. The Single Mom who only makes \$450 per week can look at her \$45 tithe check, sitting next to the successful business owners who make \$4,000 per week and their \$400 tithe without shame or superiority. They both gave equally to THEIR church family.

When someone does NOT tithe; they are BOLDLY saying to the person sitting next to them:

"You pay **YOUR** share of the expenses in our church family **AND YOU** pay **MY SHARE** of the expenses in our church family!

It is impossible to ever have your church become a family unless you are willing to share responsibility for the needs in that family.

**1 Timothy 5:8** If anyone does not provide for his relatives, and especially for his **immediate FAMILY**, (Including Immediate Spiritual Family) he has denied the faith and is worse than an unbeliever.

**Matthew 6:21** For where your treasure is, there **your heart** will be also.

Some people want to make EXCEPTIONS to the tithe. They feel that they make TOO LITTLE money to tithe. Others feel that they make TOO MUCH money to tithe. Both of these attitudes are dangerous. God's word is clear that he likes a FAIR sharing of responsibility in a church family.

**Leviticus 19:15** Be fair, ...**don't favor** either the **poor** or the **rich**.

**God uses churches to get His vision accomplished.**

**1<sup>st</sup> Corinthians 16:2** I directed the churches that on the first day of the week, let each one of you, put aside money in proportion to what you have earned. Be as generous as you can.

**It is required of church leaders to not love money.**

**1<sup>st</sup> Timothy 3:3** church officials must be kind, gentle, and not lovers of money.

As a side note- we REQUIRE every leader at SRM to be a faithful tither.

Why? We don't want someone pouring into your life who loves money more than God...who love money more than their local church...who loves money more than they love you.

**Tithing was hundreds of years before the law. Hebrews 7 & Genesis 28:10-22** The Lord said, I will give you all this land...I will not leave you...I will give you protection, food, clothing... Jacob said, I will give you a tenth of everything You give me.

**Luke 18:29** Jesus said, there is no one who has given or sacrificed for the kingdom of God who will not receive much more in this life, and in the future eternal life.

Don't be afraid that when you give to God's kingdom you're losing & He won't honor His Word.

**B. Tithing is the PUREST money I will ever spend.**

When I **withhold** the tithe, I **starve** those who **need ministry the MOST** & I am held **accountable** by the Lord.

This concept and this Bible passage is explained more fully in question # 2

James 5:1-6 Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The **wages you failed to pay the workmen who mowed your fields are crying out against you**. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.

We can also read in the book of Leviticus and Hebrews that "the tithe is Holy."

**C. Tithing is the Best Test of whether Jesus is truly the LORD of my life.**

Matthew 6:24 No one can serve two masters. Either he will **hate** the one and **love** the other, or he will be **devoted** to the one and **despise** the other. **You cannot serve both God and Money.**

Romans 10:9 That if you confess with your mouth, "Jesus is **Lord**," and believe in your

heart that *God* raised him from the dead, you will be saved.

**D. Tithing is COMMANDED by Jesus and stated as a small, easy or baby step for Christians.**  
*(Kindergarten Graduation Exam)*

Luke 11:42 But how terrible it will be for you Pharisees! For you are careful to tithe even the tiniest part of your income, but you completely forget about justice and the love of *God*. **You should tithe, yes, but you should not leave undone the more important things.**

If you had any idea what my life was like BEFORE Jesus, then you would believe me when I say "If Jesus asked me for 50% of my income I would give it with a smile on my face".

If the Pharisees can tithe and they did it with impure hearts and only because the Law said to, then I can tithe because I love Jesus.

**E. Tithing is the one of the two best tests of whether I will STILL be passionate for Jesus forty years from now.**

2 Timothy 4:10 for Demas, because he **loved this world**, has **deserted** me.

Mark 10:25 It is easier for a camel to go through the eye of a needle than for a **rich** man to enter the kingdom of *God*.

Luke 12:21 This is how it will be with anyone who **stores up things for himself** but is **not rich toward *God***.

Luke 16:11 So if you have **not been trustworthy** in handling **worldly wealth**, who will trust you with **true riches**?

1 Timothy 6:17 **Command** those who are **rich** in this present world **not to be arrogant nor to put their hope in wealth**, which is so uncertain, **but to put their hope in God**, who richly provides us with everything for our enjoyment.

## **2. What happens when I DON'T tithe?**

This question really has two separate but equally important answers.

- **2A** What happens in my **CHURCH FAMILY** when I **don't tithe**?

- **2B** What happens in my **OWN HEART: when I DO tithe? when I DON'T tithe?**

### **2A What happens in my CHURCH FAMILY when I don't tithe?**

One of the most foolish and ridiculous of all of Satan's lies is that "*churches just want your money*". The TRUTH is that churches spend their money on MINISTRY while personal money kept in your own pocket is spent on SELF!

In fact, the next time you hear someone boldly assert this total lie ("*churches just want your money*") take a close look at the person saying this foolish lie. You will find that the person saying this lie is one of the most greedy, money-focused people you know. They throw accusations against the church of Jesus Christ to try to distract people from the greed and love of money that dominates their life.

Numerous studies have been done of minister's salaries. In every study, ministers make the lowest level of income of any profession within their educational level. 99% of the local churches in the

world are extremely frugal and wrestle daily with needs of ministry being larger than their income.

Let me now answer the question of what happens when an individual does NOT tithe.

From a practical perspective, every church has their ministry budget broken down into two basic areas. They are:

#### **1. Essentials**

#### **2. Extras**

**Essentials-** The first thing every finance committee has to do in every church is make sure the electric bill and the building note is paid. For a church to survive it has to be staffed for Preaching, Worship, Children's ministry, Nursery, Youth Ministry, Counseling ministry, Janitorial work, phone bill paid, copier machine repaired, etc. All of these important essentials will be paid whether you tithe or not, because of the faithful core of tithers.

#### **Extras**

When everyone in a church tithes, then the church leadership is able to start doing the extra things that DEEPLY TOUCH the heart of God. These are areas like benevolence, inner healing counseling, Christmas for Singles Parents, Camp Scholarships for needy teens for Youth Camp. Each of these EXTRAS is something that is SHOUTED about in heaven. Each of these extras is a situation where people's eternal souls are reached.

The Lord keeps track of these deeply weak and hurting people that the church was UNABLE to minister to because some greedy person wanted to spend the Lord's money on themselves. These stolen wages are kept track of by the Lord and the Lord holds each Non-tither accountable for the pain.

If you made \$100,000 last year, then the Lord claims the first \$10,000 to be given to your church family. That money might have enabled your church family to offer more scholarships for teenagers whose families can't afford for them to go to college, or for a single mother to have Christmas, or a church youth trip for a teenager who



can't afford to go. That Youth trip might have changed the rest of a young person's life. Their changed life might have changed their entire family's life.

That life did NOT get changed because you spent the LORD'S money on a newer car or a nicer house for yourself. The Lord keeps track of money stolen from him and holds each person accountable for the pain they caused.

Now please re-read this powerful passage in James. When you understand how the Lord intended that money to pay for a teenager to go to Youth Camp, for a molested woman to get counseling, for a special needs child to receive attention and INSTEAD that money was spent on cable TV, vacations and newer cars, then you can see why the Lord uses phrases like: "Weep, Wail, Rotted, Corroded, Eat Flesh like Fire, Self-Indulgence, Fattened Yourselves, Day of Slaughter" It is a very serious thing to God to steal His money.

**James 5:1-6** Now listen, you rich people, **weep and wail** because of the **misery** that is coming upon you. Your wealth has **rotted**, and moths have **eaten your clothes**. Your gold and silver are **corroded**. Their **corrosion** will **testify against you and eat your flesh like fire**. You have **hoarded wealth** in the last days. Look! The **wages you failed to pay the workmen who mowed your fields are crying out against you**. The **cries of the harvesters have reached the ears of the Lord Almighty**. You have lived on earth in **luxury and self-indulgence**.

You have **fattened yourselves in the day of slaughter**. Many people miss the reason **WHY** God wants the whole tithe brought into His store house in Malachi 3:9 **Bring the whole tithe into the storehouse, That there may be FOOD in MY HOUSE**

## **2B What happens in my OWN HEART when I DO tithe? VICTORY!!!**

Confidence in the **Lordship of Christ** in your life.

Confidence in the **daily battle with Greed**.

Confidence in your being a part of **your church family**.

Confidence that you have **released God's financial blessings** on your life.

Confidence that MONEY no longer **grips your emotions**.

**Ex 35:4** Whoever has a willing and generous heart, let him bring the Lord an offering of gold, silver, and bronze. **V21** Everyone whose heart was for God brought an offering of gold and silver...**for the work of the Lord's** tabernacle and it's service.

## **2B What happens in my OWN HEART when I DON'T tithe?**

Romans 1:28 Furthermore, since they did **not** think it **worthwhile** to retain the knowledge of God, he **gave them over to a depraved mind**, to do what ought not to be done.

When you INTENTIONALLY do something as wrong as stealing the Lord's money set aside for ministry so that you can spend it on yourself, the **level of hard heartedness is frightening**.

**Malachi 3:8** Will a man **rob God?** Yet you rob me.

**Hebrews 3:15** As has just been said: "Today, if you hear his voice, do **not harden your hearts** as you did in the rebellion."

Despite what you say out of your mouth, your heart knows that you have renounced Jesus' Lordship, have loved money, have loved yourself more than the hurting and intend to use your church family.

Eventually, you will look hard for something to criticize in your church family and of course will find something. You will then criticize until you feel justified to leave. You will then float from church to church and eventually drop out of church.

Along this path, you will break the heart of every Christian who loves you.

### 3. What if I can't afford to tithe?

This is NOT an honest question. The real questions are:

1. Am I willing to **live on less** to honor the Lord with the **FIRST** ten percent of all my income?
2. Am I willing to **overcome pride** and **let trained counselors** in the benevolence ministry help me?
3. Am I willing to see **all of my money as belonging to the Lord** and this first ten percent as just the first step of trusting God to be my provider

Often the REAL BATTLE is PRIDE! We recognize that tithing requires some adjustments in budget and attitude. Our goal is to walk with you through this process. All it really takes is a determination to obey God.

For a Christian the ultimate goal is to have your finances so calm and peaceful that you don't think about money but rather spend your time, thoughts and emotions thinking about how to share Jesus' love with others. In addition, for a Christian the other ultimate goal of tithing is to be part of your church family. When you tithe you are carrying your share of the responsibility for your local church to meet the needs of each person. When you tithe you are saying that you will NEVER let money that the

Lord intended for ministry to the neediest be spent on a newer car or nicer vacation.

### 4. Why can't I designate my tithe?

There are **THREE** answers to this question.

**4A** The first answer is that Biblically the **"TITHE"** was always **UN-designated** and **"OFFERINGS"** (*Money given ABOVE the ten percent mark*) were permitted to be designated.

Leviticus 27:30 A **tithe** of **everything** from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD.

Leviticus 27:32 The **entire tithe** of the herd and flock—every **tenth** animal that passes under the shepherd's rod—will be **holy to the LORD**.

Numbers 18:21 I **give to the Levites all the tithes** in Israel as their inheritance in return for the work they do while serving at the Tent of Meeting.

Nehemiah 10:37 "Moreover, we will bring to the storerooms of the house of our God, to the priests, the first of our ground meal, of our grain offerings, of the fruit of all our trees and of our new wine and oil. And we will bring a **tithe** of our crops to the Levites, for it is **the Levites who collect the tithes in all the towns where we work**.

I'll never forget when we (Ali and I) started Solid Rock Ministries. We were prepared to sell our home and

anything else that we needed to in order to become full time Pastors. At first I figured that we wouldn't be able to have a salary due to the time it takes to establish a church, then on top of that, have people who attend AND GIVE.

Even though I was all ready to call a real estate agent and put our house on the market a week before the first service, Alison insisted that because we honored God with our finances, He would provide a way for us to keep our house. We didn't want our children to have to move into an apartment or a much smaller home "for God", but I we knew in our hearts that the call on our life was more important than any possession. So, being the great man of faith that I am, I figured that there were at least a few family members who loved God enough to tithe at Solid Rock. Ali's parents, my mother, and my NaNa. The only problem with my NaNa (my mom's mom) is that she didn't live in M.B. But that didn't matter to me, she could mail her tithe in.

Well, due to the miraculous power of God, the church grew very fast and we were able to start drawing a salary within the very first week.

God provided, and we didn't lose our house. BUT- week after week went by and I never got a card in the mail from my NaNa. So I called her up and asked her, "why haven't you been tithing to our church?" (Keep in mind that I have ALWAYS been her favorite grandchild). Her answer astonished me. She said "honey, I don't attend your church. Me and your PaPa are members of the First Baptist Church in our home town." I'll never forget hearing those words. Especially because their church brought in several millions of dollars every year. I thought, "They won't miss her 100\$ a month."

I learned something that day. The first 10% of our gross income belongs back in the hands of God through our local church!!!

#### **4B Secondly, the Bible gives many warnings about the ARROGANCE of the Rich who believe that their money gives them CONTROL.**

When money has deceived you into a state of arrogance then you believe that you should have CONTROL! When a person designates their tithe, they are saying that they are too greedy to give any offerings (*money above ten percent*), but they want to be able to CONTROL people and have POWER over situations with their tithe.

Please look deeply into your hearts the serious warnings in the following verses.

The Bible warns LOUDLY against the pride and control that Rich people THINK they have in this life.

Psalm 49:20 A man who has **riches without understanding** is like the beasts that perish.

Proverbs 18:23 A poor man pleads for mercy, but a **rich man answers harshly.**

Proverbs 23:4 Do not **wear yourself out** to get rich; have the **wisdom to show restraint.**

Proverbs 28:6 Better a poor man whose walk is blameless than a **rich man whose ways are perverse.**

Proverbs 28:11 A **rich man may be wise in his own eyes,** but a poor man who has discernment **sees through him.**

Proverbs 28:22 A stingy man is **eager to get rich** and is unaware that poverty awaits him.

Hosea 12:8 Ephraim **boasted**, "Look, I'm rich! I've made it big! And look how well I've **covered my tracks**: not a hint of fraud, not a sign of sin!"

Mark 10:23 Jesus looked around and said to his disciples, "How **hard it is for the rich to enter the kingdom of God!**"

Luke 1:53 He has filled the hungry with good things but has **sent the rich away empty**.

Luke 6:24 But **woe to you** who are **rich**, for you have already received your comfort.

1 Timothy 6:9 People who **want to get rich** fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.

James 2:6 Is it not the **rich who are exploiting you?** Are they not the ones who are **dragging you into court?**

Revelation 3:17 You say, 'I am **rich**; I have acquired wealth and do not need a thing.' But you do **not realize that you are wretched, pitiful, poor, blind and naked**.

#### **4C The Local Church is a FAMILY.**

I love to give ABOVE my tithe to TBN, special ministries around the world that bless me, other local churches, missions, etc...

However, these projects will never be there to:

- Watch my kids in the nursery
- Pray for my hurts and visit me in the hospital
- Feed me God's word, worship with me and release me into ministry

- Help when my marriage, teenagers, job or finances are in crisis.

The tithe belongs in the local church because you take care of your family first and then tackle projects with the money that you give above the tithe.

**2<sup>nd</sup> Chronicles 31** things weren't going well for Hezekiah. He asked God what to do- God told the people to tithe. **V5** As soon as the order was given, the people gave in abundance the firstfruits of grain, fruit, oil, honey, and other crops; they brought in abundantly the **tithe** of everything they had. They also brought **tithes** of sheep, cattle...

**V10** since the people began to bring the **tithe** into the House of the Lord there has been plenty to eat and large surplus besides. We have all of this because the Lord has blessed His people.

## **5. What do tithing Christians wish you knew?**

There are generally three things we (*Faithful, Tithing Christians*) WISH that you could understand:

We wish you could understand:

### **1. How VERY MUCH the Lord Jesus WANTS to Bless you.**

We all deeply wish you could see how much the Lord has blessed our finances and our love for our church family. Many of us saw God do many powerful miracles in our finances when we began to obey him in the tithe. We experienced God opening His windows on our behalf.

We so greatly wish that you understood that no material possession will ever take the place of a clear conscience. We ache for you to understand that God is GOOD and only asks things of us for our

GOOD! We ache for you to know how sweet it is to KNOW that you love Jesus more than you love MONEY!

Honestly, if a person claims that Jesus Christ is their Lord- and Jesus AND God say to tithe, then why wouldn't a person obey their Lord and Savior?

## **2. Our Financial Stress was JUST AS GREAT as your financial stress.**

Satan has tried to LIE to each of us and to convince each of us that we are the EXCEPTION. We greatly wish that you could hear each of our stories. Many of us had much WORSE financial stress than you have ever imagined. Some of us STILL HAVE great financial stress. However, in every case, it has gotten better after 2-3 years of faithful tithing.

Let me ask you a very honest question hoping for you to give a very honest answer: If you were a Pastor, held accountable to GOD ALMIGHTY, and you only have a limited amount of time, energy, money, etc. would you invest your life MORE into a tither or a non-tither? Remember, God is going to hold you accountable for every second you spend on earth and who you invest your time into.

I'm simply trying to help you to understand that when our heart is FOR JESUS, then our money will be as well. We can hear God more clearly when we put Him first in the area of our finances. We can fill our hearts with Him rather than thoughts of fear, lust, worry- all based on MONEY.

When it comes to giving someone money, would you rather give money to someone who tithes (knowing that they love God MORE than MONEY) or someone who doesn't tithe?

## **3. We do NOT give you permission to ASSUME that we will pay for YOUR share of the cost of ministry in our local church family.**

We all deeply love our church family. We love you enough to expect you to do your part to be a part of a church family.

### **A Final Word from Pastor JP**

Being a Pastor over someone who does not tithe, I have learned that I CANNOT BLESS someone whom the Lord Jesus is DETERMINED to CORRECT. That is one of the most painful lessons I have ever learned. EVERY SINGLE NON-TITHER years later was LESS PASSIONATE for Jesus and bearing LESS FRUIT for Jesus.

Knowing that this person is going to go backwards spiritually, **no matter what I do**, makes me **VERY SAD**. There are hundreds of painful stories in my life from learning this lesson. However, I have now finally learned that I cannot bless someone whom the Lord is determined to correct.

### **Malachi 3:9 You are under a curse...because you are robbing Me.**

Almost every week of my life, I face serious and painful needs in the lives of people at Solid Rock, where the church simply does not have the finances available to help. There are so many opportunities to help so many people just within our own church family.

I would LOVE to **EXPAND** the ministries we already have in many areas such as: counseling for needy families, benevolence for needy families, scholarships for needy families, outreach to the lost through drama, help for special needs children, etc. I would also LOVE to one day have the administrative tools to organize **many other ways** to serve the NEEDIEST here at SRM such as:

- Big Brother ministries for young men with Single Moms in our church.

- Tutoring help for children of Single Moms
- Car care ministry for Single Moms, and elderly, etc.

Because I have many years at a church family which has great unity and passionate love for Jesus Christ, I truly believe that I will see our church eventually be like the church in **Acts.4:32-34** where there was **“NO NEEDY PERSONS AMONG THEM”!!**

**Acts 4:32-34** All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had. With great power the apostles continued to testify to the resurrection of the Lord Jesus, and much grace was upon them all. There were **no needy persons** among them.

Until that day, I have learned to be patient. When I see points of great pain in the lives of people within our Church family that we are not yet ready to help, it causes me great pain.

When someone ignores all of these needs, ignores their responsibility to be a part of a church family and spends the Lord's money on their own personal wants, I fear for this person because I know the Lord loves them enough to correct them. I recognize that the Lord may have to allow the enemy to bring major calamity into their lives to awaken them

As a closing point of MERCY, I recognize that many people reading this document are facing truths that you have never even considered.

Thus, I want to repeat that we are **NOT IN A HURRY!!** You can spend years allowing us to serve you at Solid Rock before you join our family. Do not **RUSH** into becoming part of Solid Rock until you are ready to serve your family by doing your part financially.

If the Lord Jesus has called me to be your Pastor and your friend, then I will lay down my life for you.

**John 10:11** The good shepherd lays down his life for the sheep.

If you are ready to repent to God for loving money and NOT Him, then I encourage you to read this prayer out loud as to change your life and give your complete heart, soul, and mind to Christ. This will also help to remove the judgment of God from your life.

**I repent for robbing from You. Forgive me for trusting money more than You. Forgive me for not putting you first place in my life. I will never again steal from You.**

**In Jesus' name, Amen.**