

# GIVING

A Result of Grace



by Gil Rugh

***Giving: A Result of Grace***

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1000 South 84th Street, Lincoln, Nebraska 68510-4499

Phone (402) 483-4541

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**FAX: (402) 483-6716**

**Phone: (402) 483-4541**

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## F O R E W O R D

The Board of Elders at Indian Hills Community Church continues to be amazed at what God is doing in our midst. We praise Him for the many people who are being reached by the teaching of His Word. We praise Him also for the many lives that are being changed as a result of that teaching.

The material in this booklet was first presented by Pastor Gil Rugh in a series of messages in December, 1978. We saw a significant increase in our giving immediately after that series was completed. This is another indication to us that God's Word is powerful in changing our lives.

Considering the need to present what God says about giving in His Word, we thought it would be appropriate to make those messages available in booklet form. Not only will this material be helpful to those who were not in attendance when the messages were originally given, but it may also be used in this present format to remind those of us who were present at that time, of the importance of regularly reviewing our finances, taking special care to analyze our giving in light of the scriptures.

In view of these needs, we provide you with this material and ask God to impress on our minds — either for the first time, or again — the importance of applying these truths to our daily living.

# C H A P T E R   O N E

## *Examples of Biblical Giving*

### ***Introduction***

What chapter in the Bible uses the word “grace” more than any other chapter? Romans 5 would be a good guess, but that’s not the right one. It’s used five times in Romans 5. The chapter where it is used the most is II Corinthians 8. We’re going to study the subject of grace in connection with giving.

The matter of money is a touchy subject, so I want to give the biblical orientation for it. What do we do when we want to know what God says about a subject? We go to the Word and find out. Praying is fine, but if you pray and don’t find out what God says, you won’t get the job done.

As we consider the matter of giving, I want you to evaluate what God has given you materially. Then evaluate how you’re using it. Sit down with your checkbook and look over the last year, the last three months or a portion of time, and evaluate how you are using what you have. Find out where it’s going, and then be praying about what God would have you do with it. Then decide if you are using it in light of what the Word of God says.

We are going to do an overview of II Corinthians 8 in the first chapter and draw your attention to some specifics on how to evaluate your giving in the second chapter. What are specific guidelines from the Word of God by which to measure my giving to see if it is

biblical giving or not? In the third chapter we'll see some results of giving biblically.

### ***Six Key Words***

The words that are used in II Corinthians 8 and 9 on the subject of giving are significant. Paul talks about your money without using the word once. So it's a hard sell with a soft approach. But not too soft as you get into it.

#### **Charis**

The key word "grace" is used seven times in II Corinthians 8 and two more times in II Corinthians 9. It is not always translated grace, but it is the same basic word.

In II Corinthians 8:1 Paul speaks of the "grace" of God as he describes a collection of money. In II Corinthians 8:4 it is translated "favor" and in II Corinthians 8:6, 7 "gracious work." All four of these expressions are translations of the Greek word *charis*, commonly translated "grace."

II Corinthians 8:9 begins, "For you know the grace of our Lord Jesus Christ." In II Corinthians 8:16, "But thanks be to God." "Thanks" again brings us to the word "grace." In II Corinthians 8:19 it is translated "gracious work" again. Seven times in that chapter he uses the Greek word for "grace" to give emphasis to what he is talking about. We'll develop that as we move through this section. When you're talking about giving, you're talking about the grace of God. If you really want to study grace, giving is a key part, and that will be emphasized a couple of ways.

#### **Koinonia**

Another word that is used here, *koinonia* or "fellowship," is a popular word today. We sometimes talk about having *koinonia* groups or fellowship groups. It is used in II Corinthians 8:4, "begging us with much entreaty for the favor of participation." "Participation" is the word *koinonia*, meaning "fellowship." In II Corinthians 9:13 it is used again, translated "contribution."

We often hear the cry for a need for more fellowship. That may say something about our giving. Since giving is one of the key ways

we share together with other believers, if your giving is not what it ought to be biblically, you will have a sense of isolation, a sense of not belonging to the group. To say, "I don't feel I have enough fellowship," may say something about my giving. That's not the only thing there is in giving, but it is interesting that Paul uses it several times in II Corinthians 8 and 9. He uses it on a couple of other occasions as well.

Romans 15:26 describes the same collection of money Paul has referred to in the verses above. "For Macedonia and Achaia have been pleased to make a contribution (*koinonia*) for the poor among the saints in Jerusalem." As he travelled on a circuit from church to church, Paul was collecting money for needy believers at Jerusalem. Hebrews 13:16 uses the word *koinonia* again referring to the giving of material means. If you want fellowship with believers, your giving will have to be biblical; not just giving, but biblical giving. Any area in which you are not biblical will affect your fellowship.

### **Diakonia**

Back in II Corinthians 8, the third word, *diakonia*, is used three times. We get the word "deacon" from it meaning "to serve." It is used in verses 4, 19, and 20 and is translated "support," "administered," and "administration."

### **Hadrotes**

The fourth word, *hadrotes*, translated "generous gift" (v. 2) means "bountiful gift," a "great gift or of great liberality." As Paul talks about what they are going to do, he is talking in the realm of grace, of giving in a way that God would have them give. Paul says it is going to be very, very generous.

### **Eulogia**

The fifth word that is used to describe giving is in II Corinthians 9:5, 6. *Eulogia* is translated "bountiful gift" in verse 5 and "bountifully" in verse 6. We carry it over in our English word "eulogy." It is the word for blessing or benefit and means "to speak well;" the idea of a blessing. We pray, "Lord, make me a blessing to someone today." Well, Paul says, "Corinthians, here's a way! Your material things turned over to the Lord become blessings or benefits."

## **Leitourgia**

The sixth word is in II Corinthians 9:12 where Paul talks about “the ministry of this service.” The word translated “ministry” is the word *diakonia*, referred to earlier. The second word significant to us here is “service,” *leitourgia*, the word we carry over into English as in the “liturgy” of the service. It is a particularly religious or priestly service. The entire phrase could be translated “the ministering of this service.” So here he talks about our giving as part of our priestly or religious service, using religious in the good sense.

So as you look at these six words, you get some feeling for what Paul is talking about when he refers to material things. You say, “Oh, we’re going to talk about money.” Paul says, “No, we’re going to talk about grace, about fellowship, about service. We’re going to talk about blessings.” Those are the concepts Paul thinks of when he talks about material things and their use.

Let’s go back and review these ideas as we move through II Corinthians 8. Paul impresses me with two things: first, how blunt and direct he is; then second, and at the same time, how indirect he is. But I have to say that if Paul were to come and speak to us on the subject of money, I’m afraid most of us, including me, would be offended. We’d have a discussion afterwards about how “he probably doesn’t understand grace.” That’s how we respond to anybody who talks about something we don’t like.

## ***The Macedonians as an Example***

Paul starts out in II Corinthians 8:1 with a “no-no.” “Now, brethren, we wish to make known to you the grace of God which has been given the churches of Macedonia.” You note he starts out talking about how God poured out His grace upon the Macedonian churches, but what he is talking about is money that they gave when he was there. Notice that the first thing he does — which is a definite wrong when you talk about money — is that he mentions another group in comparison. We think you are never supposed to bring in anyone else or any other group when you talk about giving. What an unspiritual way to start his discussion on giving by saying, “I want you to know what the Evangelical Free Church gave!” We would say, “Oh, that’s not a spiritual reason. I don’t care what they gave. The only thing that matters is what we give and what the



Lord wants us to do.” Now that sounds super-spiritual, doesn’t it? But it’s not the way God does it in His Word.

Paul starts out by saying, “Now, look at what the Macedonians gave.” He hasn’t even started talking about money yet, but he wants us to understand the grace of God in the Macedonian churches. He continues, “that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality” (II Corinthians 8:2). That verse makes no sense at all humanly speaking. He talks about a great ordeal of affliction and their abundance of joy. “Now, Paul, decide. Did they have a great ordeal of affliction or an abundance of joy?” He talks about their deep poverty, yet he talks about it overflowing to the wealth of liberality.

It sounds as though he has used two mutually exclusive expressions, but that’s not so. That’s the grace of God operating. The grace of God has given them an abundance of joy, although they were in a great ordeal of affliction. Affliction doesn’t have to affect my joy as a believer. If God is operating in my life, I have joy in spite of the circumstances. The world has joy because of circumstances, but believers have joy regardless of circumstances.

They had a great ordeal of affliction, and they also had deep poverty. This tells us something about the Macedonian churches and the evidences of the grace of God in their lives. Do we have the same indications of His grace? So often it is characteristic — and the flesh is always like this — that when I’ve got problems, the last thing I want to hear about is your problems. Here I am having a hard time making ends meet and suffering, and you come along and want me to sympathize with someone else. Right away I think, “Doesn’t anyone care about me? What about my problems? Isn’t anyone taking an interest in me?”

Here are the Macedonians going through great affliction in deep poverty. And yet, what Paul said characterized them as having an abundance of joy and a wealth of liberality. A wealth of liberality! Now, how can you exercise an overflowing liberality when you’re desperately poor? Obviously, it is relative. Paul says, “I testify that according to their ability, and beyond their ability they gave of their own accord,” (II Corinthians 8:3). What amazed Paul is that they gave in spite of all this. They gave! You should note here, he still hasn’t addressed the Corinthians. He keeps going down through

the first five verses telling about the Macedonians and what great givers they are in spite of their situation. The purpose is to motivate the Corinthians.

Sometimes I think that we as believers keep our giving so secret that we lack biblical motivation. We want to put it in a box secretly because no one ought to know what we give. After all, that's a matter between the Lord and me, and what I give is just for the Lord. Maybe by giving in this way we lose the motivation for biblical giving.

### ***Giving Beyond Your Ability***

Note the characteristics we've mentioned already. Abundance of joy in spite of affliction. Overwhelming liberality in spite of poverty. Then in II Corinthians 8:3, "According to their ability, and beyond their ability they gave of their own accord." When the grace of God is operating, you have people giving because they want to. When you have a person giving as a result of the grace of God operating, he is giving beyond his ability. I think Paul is telling the Corinthians this to get them ready.

Most of us can give. Most of us do give. But I wonder how many of us give beyond our ability. You say, "You mean, I give what I don't have?" Obviously, you can't. What he is saying about the Macedonians is, "I didn't think they could do it." It's a sacrificial kind of giving. They gave well beyond what you would have expected them to be able to give.

When I measure my giving in light of that, can I really say that I am giving in light of the grace of God which is manifested to me? He says the grace of God was given in the churches of Macedonia. They gave beyond their ability. Would it really be a true testimony to say that the grace of God was given at Indian Hills Community Church? They gave beyond their ability?

That's what happens when the grace of God is operative in our giving. People are giving more than you would think they are able to give. If they are not giving beyond their ability, it means they are not giving in accord with the grace of God. So there's our standard. You examine yourself, I examine myself. It's relative. I may be giving more than you, but not beyond my ability. Or, it may be the other way around.

These people are a strange group. If it weren't in the Word, I would think this was a made-up story. Paul says they were "begging us with much entreaty for the favor (grace) of participation (fellowship) in the support of the saints" (2 Corinthians 8:4). Did you ever hear of such a thing? You'd think maybe the affliction they are suffering has gone to their heads! Here are people going through poverty and affliction, and they are begging the Apostle Paul to give them the privilege of being involved in this grace of fellowshiping with other believers. That gives an indication that the Apostle Paul was reluctant to take what they wanted to give, but they begged him to take it. How could you refuse it when they beg on the basis of deserving the privilege of being involved in this grace and fellowshiping with other believers? Could you say no to that? "Come on, take our money; I'll find something to eat. We'll get by." It's a matter of grace, a matter of fellowship with other believers.

In all my years of ministry I haven't come across too many in the position of really begging to give. We usually think of the preacher begging people to give. But here are people begging for the opportunity to give. What would you think if I said, "We're not going to take the offering."? You might think, "Oh, we're not? How about that! That's not such a bad deal after all!"

Do you know what the Macedonians said? "You've got to give us the privilege of being involved in this aspect of grace and fellowshiping with other believers." That's a different attitude than most of us have when it comes to giving. They counted it a great privilege.

It's also important for you to see that their giving cost them something. It wasn't, "Oh well, it's off the top. It won't really matter if I spend it here or if I spend it down at the store tomorrow. You know, it's just money." This was giving that cost. This came out of their needs.

### ***Giving Yourself***

Here's another aspect: "And this, not as we had expected, but they first gave themselves to the Lord and to us by the will of God" (II Corinthians 8:5). The foundation for it all is that they gave themselves to the Lord. Now that they've given themselves totally to the Lord, it's not so difficult to give everything else they have to Him.

So, naturally, they totally committed themselves to the Lord, and they were willing to give everything they had to Him and trust Him to meet their every need.

I have to be honest with you. I don't enjoy speaking about giving. It convicts me every time I do. I've been working on this for a few weeks, and it's a very unpleasant subject for me to have to work on. I like to study grace as a doctrine, but when you start talking about the practical outworking of grace, it becomes very uncomfortable. I hope you're also uncomfortable in studying it. I hope we all get so uncomfortable that we come to the point of doing something about it.

In II Corinthians 8:6, Titus is sent. You note how he moves into it. Paul is saying, "I told you what the Macedonian churches did." It's almost as though this gave some enthusiasm to the Apostle Paul. Not that he didn't have enthusiasm, but this was an additional motivating factor. Giving is one of the harder subjects for me to preach about. I imagine Paul had a hard time too, but he was encouraged by the Macedonians. In effect he said, "Consequently, I sent Titus so he would complete in you this gracious work as well." Note that the work of grace began in the Macedonian churches. Paul wanted it to continue in the Corinthians as well. He had seen how the grace of God worked in the Macedonian churches. He wanted this to continue right into the Corinthian churches. What does that mean? It means they are going to be giving according to their ability, even beyond their ability.

### ***Measuring God's Grace***

If you read I and II Corinthians, you'll notice that II Corinthians is a much softer, much warmer letter than I Corinthians. That is brought out in II Corinthians 8:7. Note some examples: "but just as you abound in everything, in faith and utterance and knowledge and in all earnestness (zeal) and in the love we inspired in you, see that you abound in this gracious work also." We see that the Corinthians have made some progress even in the relatively short time since Paul's first letter. Isn't that interesting? He says they abounded in the grace of faith, word, knowledge, zeal and love. You say, "Isn't that wonderful! What more could you want?" He says, "See that you abound in the grace of giving as well." That is a

tangible way to measure the grace of God at work in my life. I am to abound in my giving. This is a grace of God just like faith is, and just like knowledge is.

We pride ourselves in our knowledge of the Word at Indian Hills, sometimes in a wrong sense. We think it's so extremely important to know the Word. It's the grace of God working in my life that enables me to understand the Word as I study it in the power of the Spirit. But Paul puts that in the same context as my giving. How I give is just as real an evidence of the grace of God at work in my life as acquiring knowledge of the Word or growing in faith. That gives it a different emphasis. We say, "Oh, I like to study grace," but Paul puts giving right in there with all the areas of grace. The God of all grace will be at work in my life, manifesting His grace in various areas. Do you know why we don't like to study giving? Because it's a very measurable area. You can't easily measure how much another believer knows about the Word. It's difficult to measure these other things Paul mentions. Love — that's somewhat intangible. But the manifestation of the grace of God in my giving — that becomes too concrete.

If we are going to evaluate our giving, would we say that Indian Hills abounds in this grace? Does our giving evidence that? What about personally? Suppose we were to take the amounts given and put them up for public inspection saying that Gil Rugh made so much money last year and he gave so much money last year; and you made so much money and gave so much last year; and on through the entire congregation. Would that be an evidence that we are a people, corporately and individually, who are abounding in this grace? Or would we say, "Hey look. Don't put mine in there. The nerve!"

If we were to publicize what an outstanding teacher someone is and what a good, thorough grasp of the Word he has, we'd all praise the Lord. But when we come into this area of giving, that becomes so super-personal. It's almost as though the greatest catastrophe would be for someone to find out what I give. It's not a great catastrophe that someone finds out that I know something about the Word or that I am growing in certain other areas. But do you know what the catastrophe is? The catastrophe is that we're not completely comfortable with our giving. If you're giving what you know

the Lord wants you to give and if your giving is an evidence of the grace of God in your life, why would you be so embarrassed if someone else found out? Why would I be embarrassed if someone else knows? The only reason to be embarrassed is if I'm ashamed and don't really believe I'm giving in accordance with the grace of God in my life. Maybe that would be a motivation that would be good for us. It would probably cut down on our space problem as well! If we said we were going to do that, many would be flocking to other churches, I'm sure!

### ***Giving as a Proof of Love***

If what Paul has said before is not bad enough, look at II Corinthians 8:8. "I am not speaking this as a command." You may say, "See, I don't have to do it if I don't want to. It's not a command." Isn't it amazing how we read the Word with a certain kind of glasses! There are just certain things that come out to us. But we have to read on. "But as proving through the earnestness (zealousness) of others the sincerity of your love also." Oh! He gives you something, and then he takes it away.

He says, "I'm not commanding you to do this. I'm just saying this because it's a proof of the love that you have." Now, that's just as bad as making it a command. He can't command me, but he says, "If you have love, prove it." You respond, "Oh, yes I do." But do you know what he says? "Cash on the table!" He doesn't say it quite that crassly! But that's exactly what he is talking about. Prove the sincerity of your love also, just like the Macedonians did. Paul says, "I don't have any doubt about the Macedonians' love. Do you know why? They proved it."

Some people want to keep their giving so secret, and we as churches function that way. But note II Corinthians 8:24, "Therefore openly before the churches show them the proof of your love." What a terrible thing to say. What an unspiritual motivation. If you have to prove your love, doesn't that mean you're not in grace any more?

Well, again, we try to become so spiritual, but when we become more spiritual than God is in His Word, that's a sign that we need to back up and start over. Paul says they are to prove their love ultimately to the churches. In other words, "When I come to Corinth and collect what you have given, that ought to be a demonstration

of overwhelming love.” Do you know what we would have said if we’d been taking the collection? “Nobody will know how much you gave, so don’t be afraid about that. It’ll be kept secret. We’ll mix it all up, and when we get to Jerusalem we’ll just count it up, and whatever it was, it was.”

But that’s not the way Paul did it. He said, “I’ll tell you what I got at Macedonia.” He doesn’t give an amount. Do you know why? Because the amount is not the most important issue. But for the Macedonians, the fact that they gave beyond their ability demonstrated their love. The Corinthians might give the same amount but not demonstrate anything except that they have so much money they don’t know what to do with it. They need an income tax deduction.

No, it’s got to be given on the basis of grace in light of the Word. Even though the amount is crucial, it is not the key issue. The amount for the Macedonians proved their love. In other words, it demonstrated whether or not they gave beyond their ability.

We would take an offering at Indian Hills and get what would seem like a large amount compared to what we would collect from a church in India. But we might not be giving sacrificially — beyond our ability. It didn’t really cost us anything, but they were giving out of their poverty. They were giving in light of the grace of God while our giving really had nothing to do with the grace of God.

So prove your love. Make it concrete. And that comes to me personally as well. I say I love these people, but would making public what I’m giving prove my love? Or would that be an illustration of the lack of love that’s really there? If you are talking about a need for more love, maybe what you are saying is that your giving is not what it ought to be. If everyone who complained about a lack of love would give more, we’d sure have an abundance of money! You come to a very spiritual area when you talk about love, because this is the great manifestation that we belong to Jesus Christ — our love for one another.

### ***Christ as Our Example***

In II Corinthians 8:9 he comes to a subject we love. “For you know the grace of our Lord Jesus Christ.” But note the connecting word “for.” He says in II Corinthians 8:8, “proving . . . the sincerity

of your love,” and then goes on in II Corinthians 8:9 to give an example. “For you know the grace of our Lord Jesus Christ.” He wants to see the grace of God operative in their lives. Remember the example of grace — Jesus Christ. What about it? “He was rich, yet for your sake He became poor, that you through His poverty might become rich.” What an understatement! The Christ, the One acclaimed in Isaiah 6:3 as “Holy, Holy, Holy, is the Lord God of hosts.” The One Who is Creator and Sustainer of everything! He was rich! That’s an understatement. But He is the One born in Bethlehem with nothing. Why? So that you and I, spiritually destitute, might have everything. I assume that is a pattern for the Corinthians’ giving as well as a pattern for you and me. That’s picking up what he touched on in II Corinthians 8:3 — giving beyond their ability.

We, in an affluent society, give off the top. I wonder how many of us could give the testimony, “You know, I could be rich. I could have great wealth. You think I’m poor because of where I live and what I drive and how I dress. But the only reason I’m poor is because I’ve given it all to the Lord. And I’m living on this little amount in order to give this large amount to the Lord.” I don’t know how many of us would honestly be able to say that, yet that’s the pattern Paul gives.

I don’t believe that you have to give away everything, take a vow of poverty and go around as a beggar in order to be spiritual. Obviously, he could have said that if he wanted to. But I am impressed that we as Christians in our society hide behind the attitude. Materialism is an attitude. It’s not what I have; it’s my attitude toward what I have.

How does my attitude manifest itself according to the Word of God? What is the manifestation of what my attitude really is? It’s what I do. So whether I like it or not, what I am doing with my material resources does reveal my attitude, and that’s why I don’t like it. I don’t like your knowing what’s going on inside. I like to be able to act spiritual, but a materialistic attitude will manifest itself in materialism. It’s not that having things is a problem, it’s my attitude toward them. I manifest the attitude of loving those things because I keep acquiring them. You can tell no difference between me and the world. The world and I function on the same level, following the same patterns, with the same goals and motives.



“But my attitude is different!” you say. You deceive yourself. Your attitude is very clearly manifested by what you’re doing.

So, following the attitude and the conduct of Christ makes a world of difference. If Christ had sat up in heaven and said, “Well, my attitude is that I would become poor,” He would have accomplished nothing. The real issue is doing. The fact is that He did it, which is the pattern for the Corinthians in their giving and for me in my giving.

In II Corinthians 8:10 Paul continues, “I give my opinion in this matter, for this is to your advantage.” He’s not begging for money for himself. If I speak on giving, people think it’s because I want a bigger salary in spite of the big one I already get. Some people think that I’ve got to do this to keep the money coming in or we won’t continue to get these elaborate salaries! But Paul says, “It’s to your advantage to give.” If you don’t give any more, my salary is already set for the year. Obviously, if it drops drastically, there will be a cut, but that’s probably not going to be the case. Paul says that it is to your advantage to give, not for my advancement.

### ***Readiness in Giving***

In II Corinthians 8:11, 12 their readiness is described. “But now finish doing it also; that just as there was the readiness to desire it, so there may be also the completion of it by your ability. For if the readiness is present, it is acceptable according to what a man has, not according to what he does not have.” We often think, “Oh, if I only had more, look what I would give to the Lord.” That’s a lie! God deals with the attitude. Note their readiness of heart.

God knows He’s given Gil Rugh so much. I cannot give the Lord \$35,000 a year. That’s just not a possibility. The Lord knows that as well as I do. He deals with the attitude. “If the readiness is present, it is acceptable according to what a man has,” (II Corinthians 8:12). So the giving will take place. God doesn’t reject me because I don’t give as much as someone else. He accepts my giving because out of a ready or willing heart I have given according to my ability. I assume that in grace giving, that would mean probably going beyond what would seem my ability. It’s not that I give after I have taken everything out for the kind of house I want, the car, the kind of clothes and the kind of financial security I would like. That’s not

the kind of measure we're talking about. You need the readiness, but then it's acceptable when you do it according to what a man has.

I could say, "Lord, if You would give me a million dollars, think what we could do at Indian Hills." Do you know what I'm really saying? "Lord, you come up with the million and I'll split it with you."

There are some things I would like in my lifestyle, and if I moved over here, I could have this, that and the other thing. And if I did this and this and this — but, of course, I would want to give some to the Lord. No doubt about that! How faithful you are is manifested by what you have. That's all God demands of me. Am I giving out of what I have? Am I giving abundantly, beyond my ability in light of what I have, not in light of what you have?

Paul says in II Corinthians 8:13-15 that giving in this way is to provide equality in the body. He is not telling the Corinthians to give because they have much in order that someone else can loaf. If we're not careful, this will come into our attitude. It's easy to say, "Look, if they were as intelligent as I am, if they had done the things I do, they wouldn't have these problems now." If I had been born a Rockefeller, my financial situation would be different. But I wasn't, so here I am. All the ifs are irrelevant. What Paul says here is consistent with what he says in II Thessalonians 3:10: "If anyone will not work, neither let him eat." We're not taking a collection to take care of loafers so some can work hard and support those who don't like to work so hard. That's not the issue, and he clarifies that.

### ***Those Entrusted With the Gifts***

Paul goes on in II Corinthians 8:16-19 to talk about the men he sends. Briefly, he mentions Titus (v.16) and one "whose fame in the things of the gospel has spread" (v.18). In this you see the quality of individuals that Paul selects to handle this financial responsibility — himself, Titus and one who is famous in the gospel. He sees finances as a key element for a believer functioning in grace. Therefore, it is deserving of the best quality of individuals involved in handling money.

In II Corinthians 8:20, he is "taking precaution that no one should discredit us in our administration of this generous gift." Paul

gives no implication at all that whatever you give will be fine. He tells them what the Lord desires. In effect he says, “You give as the Lord desires and that will be fine,” which means you will give according to your ability and beyond your ability — a very generous gift! He does not say, “We’ll each do as we want, and if the Lord directs you, do it.” He’s much more blunt.

If Paul were coming to Indian Hills to take a collection, we’d have even a stronger letter than the Corinthians had. He’d say, “I’m expecting to come and collect this very abundant offering, and I’ll bring several men with me because I’ll need help with it.” We might say we’ll just wait and see what the Lord does. Paul already knows about the grace of God. He also knows something about their financial ability, so he knows what the result of the grace of God in their lives will be. That’s not presumption, that’s fact!

At the end of II Corinthians 8:23, 24, he identifies those involved in this ministry. They are “a glory to Christ” for their involvement. It makes them fit to be involved as well.

We’ve already referred to II Corinthians 8:24. “Therefore openly before the churches show them the proof of your love and of our reason for boasting about you.” The proof of their love is the reason he is boasting about them.

### ***A Personal Evaluation***

Recently I had a phone conversation with someone from a church in Omaha. The church is less than half the size of Indian Hills. We got to talking about building, finances and budgets. I was sharing what the Lord is doing here, how He is blessing, the great people the Lord has given Indian Hills and the tremendous ministry He has given to us. I asked how many people they have and how much they give. Have you ever seen a balloon when the air goes out? They have half the people and a bigger budget. I had been bragging and boasting about the greatness of the things of the Lord, but suddenly I felt the grace of God isn’t coming through here. Their people aren’t any more wealthy than we are. There I was, instructing him about God’s grace, and perhaps his people understand the grace of God better than our people, because the grace of God is obviously more manifest there than here. The proof of their love is on the table. I’m *talking* about love, but he’s got the *proof* of it.

In the next section, we'll look at some concrete ways for us to measure our giving as a congregation. But before going any further, I want you to analyze your giving. Don't analyze someone else's giving. Don't say, "Oh, you know so-and-so. I think he has enough. If he gave more, think of what it would mean!" No, you analyze you. I'll analyze me. Let's evaluate ourselves. Then we can look at a list of specific points that Scripture gives that are to be true of our giving. If they are not true of us, that means our giving is not biblical.

It doesn't matter if you give \$10 a week or \$10,000 a week. If your giving is not biblical, it's not biblical. It's simply money. But if it's given in a biblical way with a biblical attitude, then it accomplishes God's purposes. The results are blessing for us and glory which accrues to His name.

## C H A P T E R      T W O

### *Principles of Biblical Giving*

In this section we will look at three different chapters in the Word for the specific principles that God sets down to guide us in our giving. Continue to evaluate your finances and your giving. Pray about it and consider it before the Lord. Then decide biblically what you should be doing with your finances, particularly what you should be giving to the Lord's work. Here are five principles that I think you need to use to measure your giving. As you think through these, ask yourself one question: "Am I giving biblically according to God's grace?" If I am, I can measure it according to these biblical guidelines. If I am not, then I will have something concrete to know where I need to make adjustments and how those adjustments need to be made.

In the opening verses of I Corinthians 16, Paul is talking about the same collection of money that he discusses when he writes the second epistle to the Corinthians. So the context is the same. In this passage Paul was primarily collecting for the needs of poor believers in Jerusalem. In Philippians 4 the money was collected to meet Paul's needs to enable him to minister the Word. And over in Hebrews 13, money is given as a sacrifice to God. The latter example shows us that our handling of material things and doing good works becomes a sacrifice to God. The goal may vary in the giving, but the principles that God has established for our giving are unchanging. Therefore, we want to examine those principles which God has established for our giving, particularly our giving as it pertains to His

work and the ministry of the Word and the ministry to other believers.

I Corinthians 16:1 introduces the subject: “Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also.” Apparently Paul had talked about this subject before. He had discussed it with the churches at Galatia. Paul didn’t seem bashful about discussing these subjects when he went around. He had talked to the churches at Galatia about this matter.

### ***Regularly***

The first principle God establishes is the principle of *regularity*. “On the first day of every week let each one of you put aside and save, as he may prosper, that no collections be made when I come” (I Corinthians 16:2). We are to give regularly, on the first day of every week. The Corinthians are to set aside a certain portion so that no collections are necessary when he comes. The implication at the end of verse two may be that the setting aside will be corporately as a body because Paul didn’t want to have to make personal collections when he got there. So each one would set aside on the first day of the week, and then this collected sum would be turned over to Paul upon his arrival.

I think that’s a principle that would be good for us to carry over. We’re to be regular in our giving. The kind of regularity that I find here is the first day of the week regularity. Even though you may be paid once a month, I think that the best way to handle your giving is to break that down into weekly giving. Two benefits result from that. One, it will help you to be regular in your giving, and two, you get the blessing of giving more often. A person who gives monthly or biweekly may give the same amount, but he misses something of the blessing that comes with giving on a week-by-week basis.

The most biblical pattern to follow is giving week by week. So the first thing for us to do in evaluating if we’re giving biblically is to ask, “Am I giving week by week as I believe the Lord would have me give?” It’s very simple, but I think that’s the starting point. Some of our problems in giving come about because of irregularity. If we’d give on a weekly basis, we would be eliminating part of the problem.

Note one more thing from I Corinthians 16:2, “On the first day of every week, let *each one of you* put aside and save.” I haven’t categorized “everyone” as a special principle in giving, but it could be. This will come out as we get into II Corinthians as well. The emphasis is on everyone being involved. Paul sees all the believers at Corinth involved in giving. We’ll see this also in II Corinthians 9. This will pervade everything. You might add this as another general principle. This being the case, I think it is a good practice for a husband and wife to sit down and talk about their finances and their giving so you’re both aware of the facts in your situation.

### ***Proportionately***

The second principle in giving is to give *proportionately*. “Let each one of you put aside and save, as he may prosper” (I Corinthians 16:2). Give as God has prospered you materially. First, I have to do an evaluation. What has God given me? We’re expected to know how God has prospered us and give according to that prosperity. We ought to be evaluating that regularly.

How has God prospered you materially? What do you have? You say, “I don’t have enough, I know that.” None of us ever thinks we have enough, but do you know concretely how God has prospered and blessed you? And are you giving accordingly? Carefully analyze what God has given you. Work through your checkbook and see what you’re taking in and how you’re using it. Measure your giving in light of that. Is your giving in proportion to how God has prospered you? It’s not so difficult to figure out.

A lot of our giving is done in ignorance. Howard Hendricks says, “The reason so many people are happy with what they are doing is that they don’t know what they are doing.” I’m afraid that’s the way it is with our giving. The reason a lot of us are so happy with what we’re giving is that we don’t know what we’re giving. We haven’t handled it biblically. I must evaluate and know what I have in order to know if I’m giving according to how God has prospered me.

II Corinthians 8:12 gives another statement of this same principle. “For if the readiness is present, it is acceptable according to what a man has, not according to what he does not have.” You give according to what you have. You’re not responsible to give accord-

ing to what *I* have; you're responsible to give according to what *you* have. We all want to bog down and say, "Oh, I'd give that to the Lord if He gave it to me." Well, what the Lord wants is what you have. If He wanted more from you, He could give you more. He demands faithfulness with what you have. None of us can argue that we are not a prosperous people. Materially we are blessed as a people. That ought to be reflected in our giving. Is your giving an adequate reflection of the prosperity God has brought your way?

### ***Knowledgeably***

I want to put this third principle in the middle because I think it is the focal point. If this one isn't straight, your giving will be a disaster. You must give *knowledgeably*, or with understanding. There are two areas where we need this knowledge or understanding.

#### **What Christ Has Done**

The first area is knowledge of what Jesus Christ has done. We saw this in our previous study of II Corinthians 8:9. "For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, that you through His poverty might become rich." One of the sad things about not giving biblically is that it indicates a lack of understanding and appreciation of the person and work of Jesus Christ. I fail to really grasp what is entailed in the Son of God becoming a man and the tremendous cost to Him. It cost Him everything.

He didn't bring certain things with Him when He came to earth. He set it all aside. He didn't bring even one throne nor a limited number of seraphim to acclaim His glory as He walked down the street. He set it *all* aside. He became poor. Why? Because you and I were spiritually destitute. That's the foundation. Do I know and appreciate that I am a sinner who had nothing until Jesus Christ, in love, came to earth and died for me and when I believed in Him, all the wealth of eternity became mine? I became a coheir with Jesus Christ of all the riches of God. He went from having everything to having nothing so that He could take me from having nothing to having everything. Do I really know and appreciate that? If I do, that will have an impact on how I give.



## God Is Able

The second area of our knowledge ties to this. Still talking about giving with knowledge or understanding, II Corinthians 9:8 begins, "And God is able." Talking about the power and ability of God, God is able! That's an understatement. It's almost redundant to say it. Everyone knows it. But the problem is that not every believer lives in light of it. Paul continues, "And God is able to make all grace abound to you." Then he talks about making all grace abound. Do you know what that means? It means "that always having all sufficiency in everything, you may have an abundance for every good deed" (2 Corinthians 9:8). Making "all grace abound" means the provision of God for me in the material realm.

We talk about the abundant grace of God; we have Bible studies on grace, and we study the doctrine of grace. Paul says grace abounding has to do with God's material provision for me as well. Not just spiritual provision, for which we praise God! But the material provision also.

There's an important implication here. I must evaluate my giving in light of what God is able to do. The world doesn't do this. The world is constantly taken up with the need for more. Once you get more, it absorbs you; because then you've got to expand and protect what you have. There's an element of wisdom in that which is proper. We're to be wise stewards. As Christians we must draw the line between being wise in the world and being worldly in the world. The world tells me that I never have enough, I'm never secure enough, I never can be sure that tomorrow is taken care of. So people of the world are consumed with making those plans. I make them on the basis that God is able.

Note the five words that are all-inclusive in II Corinthians 9:8: "And God is able to make *all* grace abound to you, that *always* having *all* sufficiency in *everything*, you may have an abundance for *every* good deed." He'll give you an abundance, but not so that you can have the security that comes from an abundance of possessions. Paul wrote to Timothy to warn those who had an abundance of material possessions not to put their security in those things. Take your joy in the fact that God has given you an abundance so that you can use it properly. We are obviously those who have an abundance regardless of what we have.

God is able, so I have to evaluate my giving knowledgeably, with an understanding of what Jesus Christ has done for me to establish me with Him in the heavenlies, and with an understanding and appreciation of His ability. He is able to make every provision for me. The sad thing is that we as Christians don't allow Him to. We're so busy trying to provide for ourselves that sometimes we don't have the joy of seeing God provide for us.

I was reading the account of a man who is an evangelist. He is quite an elderly man. I appreciated the emphasis in his life when he was a young man. He decided to commit his future to God and make certain plans that way. Many people told him he was foolish — that he was going to get old and have nothing. Do you know what God has done to provide for him? He's in his eighties, and he's still preaching with an active ministry! He made no provision for the time when he would be sitting and doing nothing, so God takes care of him that way.

I'd rather keep on preaching until that day when the Lord takes me home than to make other provisions for the time when I can't do something. I think we have to have wisdom, and you have to decide personally where that line is. I don't decide that for you. I can't. I have a hard enough time trying to draw the lines for myself. The world keeps pushing in and wants me to plan other than on the basis of God's ability. Can He make all sufficiency abound? Then that ought to be reflected in my giving. Trust in Him. We'll see more of this in a moment. So I am to give knowledgeably.

### ***Willingly***

The fourth principle is to give *willingly*. We saw this previously in II Corinthians 8:12 in the phrase "if the readiness is present." If you have the desire to give, then God accepts what you have. That's what He's concerned about. If you have the desire to give and can give only 50¢ and are saying, "Oh, I wish God would give me much more to give," what He wants is what you've got. It's always easy to look at someone else who has more and say, "I hope he hears this and gives more!" Do you know who I hope hears this? I hope Gil hears it and gives out of a ready heart according to what he has. Paul can be very blunt. You have to remind yourself that he is writing under the direction of the Spirit of God.

He continues with the principle of a willing heart in II Corinthians 9:7. "Let each one do just as he has purposed in his heart." This has to do with willing giving. Some are concerned about Indian Hills and its emphasis on giving. They may feel this is more like a pledge system. That's not the goal. The goal is to help us to become biblical in our giving.

Note another word: "Let each one do just as he has *purposed* in his heart." That denotes planning or forethought. The word "purposed" is in the perfect tense indicating something that has happened in the past which continues into the present. It suggests planning. The person who has purposed in his giving is giving according to what he has purposed.

I'm concerned that sometimes our giving is not planned. That's why it's good for you to give by check, unless you keep a running record of your cash giving. I wonder if those who give cash each week are planning their giving. There is nothing wrong with \$5 a week if that is a planned, purposed giving under the direction of the Spirit of God. But if I'm just dropping a few dollars because that's a spur-of-the-moment decision, that's not biblical giving. That's not functioning in the realm of grace as God would have me do as a believer. He plans for me to have purpose in my giving — to give some thought and attention to it. I must determine, "This is what would be right for me to do," and then do it.

Continuing in II Corinthians 9:7, "Not grudgingly or under compulsion" is the negative side. "Grudgingly" basically means grief or pain. It grieves some people when they give. They have pain when they do it. If that is true of you, you're not giving biblically. Don't be confused. You have to give willingly. That doesn't mean I give without a sense of compulsion. If you give because Gil Rugh says you should, that's a wrong motivation. If you give because you believe God wants you to do it and you have to do it, that's the right kind of compulsion. You have to do it, but you have to do it for the right reason — because you understand that to be God's purpose and plan for you.

Some of you may sit down to figure out your giving and say, "Oh, honey, do you know what? We could really do a lot if we didn't give so much. I hate to do it, but if we don't give something, I'm going to feel guilty. So let's do it." That's not the kind of giving God

likes. God likes giving that comes from a cheerful heart.

II Corinthians 9:7 concludes, "For God loves a cheerful giver." The cheerful giver is thankful that God enables him to give. He sees it as a privilege that God has given him this much so that he can give.

If I see giving as a privilege and an opportunity, then I can trust the Lord to enable me to be giving even more in coming weeks and months. If I see it as a privilege and if there is joy in doing it, that pleases God. You will have to decide for yourself about your giving. Giving is a personal thing. It takes place in the heart. As you purpose in your heart, you will give.

### ***Bountifully***

The fifth principle says we are to give *bountifully*. "Now this I say, he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully" (1 Corinthians 9:6). A lot of disastrous things have been done with this verse. Every faith healer has a seed faith plan for you to follow which basically says that if you give God a dollar, He will give you two. Such plans have nothing to do with II Corinthians 9. This chapter is establishing the principle that believers are to be generous. Basically, I must realize that as I sow, so I reap. That doesn't mean that if I give enough, God will make me rich. Don't get confused. But I will reap bountifully if I sow bountifully. That principle is established.

Paul sowed, but he never was wealthy. So the bountiful reaping may never be with material things. As far as we know, Paul died with no more than he had when he was thanking the Philippians for carrying his ministry along because he had nothing. But God will meet your every need. We've already seen that in II Corinthians 9:8. God will continue to enable you to give. So there's no person who is unable to give. Even the Macedonians could give. Possibly you've dug yourself into a position where you're living beyond what God has given you. That is an indication of your lack of wisdom in financial matters. The principle is established: If you sow sparingly, you will reap sparingly.

In effect the verse says that if you do not give generously and bountifully, that's an indication of covetousness! Note the end of II Corinthians 9:5: "That the same might be ready as a bountiful gift,

and not affected by covetousness.” “Well,” you say, “that’s hard to measure.” But I can measure that for myself. If I examine my giving and find out that it is not generous giving, do you know what that indicates? It indicates that I’m a covetous person.

God has obviously blessed us. I may not have much to give, but that may be because I’ve tied up so much of what He’s blessed me with in this life. No matter how you draw the line, that’s covetousness. If I can’t give generously because all the Lord has given me is tied up, how am I different from the world? I’m covetous. “Well,” you say, “I’m investing it so that when I get to be 92 I can give generously to the Lord.” Well, you’ll probably die at 89, and your kids will waste it, and the Lord will never get any of it. We need to be careful and hard on ourselves.

How would you feel if we said that next week we’re going to publicize what you give? If it’s not very generous, do you know what that says? That tells me you’re covetous. That’s what Paul said to the Corinthians. And that’s true. If my giving is not generous, that indicates that I am a covetous person.

It’s been good for me to prepare these messages. I’ve had to reevaluate what I do with my money. I’ve had to make some change in how I’m spending it. I had to say, “Gil, you’ve got all these excuses and reasons; and when you add them all up, it spells covetousness.” Do you know why? Because a significant portion of my money is going into my wants, not into my needs.

You may ask, “Do you mean that you can only have your needs?” No, I’m not saying that. But I am saying that when a significant portion of your money is tied up in your wants, that’s covetousness. That’s how the world lives. So, be hard on yourself. As you analyze your giving in light of the Word, find out if you’re a covetous person. Be honest. God knows, you’re not fooling Him, and He’s the only person that matters.

Are you covetous? It’s a serious spiritual matter to be a covetous person. The Word of God says covetousness is idolatry. I have to be careful about who is god in my life. What I’m doing with my material things will tell me to a large extent where my god is and what god I’m honoring. My giving is to be bountiful.

Connected with this, when you tie covetousness (9:5) to the statement, “that according to their ability, and beyond their ability

they gave of their own accord,” (II Corinthians 8:3), you see that grace giving is sacrificial giving. If I only give whatever I want to give, I’m not giving under grace. When I give according to the instructions of the Word as the Spirit of God controls my life, that’s grace giving.

It’s hard for me to read II Corinthians 8, 9 and not find that I am to be giving sacrificially. I’m to be giving bountifully, and bountiful is relative. What I give may not be a lot for you. What you give may not be a lot for me, but as you examine my giving, it ought to be characterized as bountiful, beyond my ability.

While people of the world give in superabundance, they are satisfied to give to charity. A lot of charities take in millions of dollars. Why? Because people have so much money that they are glad to give some of it away. But that’s not biblical giving. Biblical giving is giving in a sacrificial way so it costs me personally. My lifestyle must be affected by my giving. It’s got to have that kind of impact or it isn’t biblical giving.

That becomes a personal issue. You have to be careful because the natural tendency is to turn around and say, “I hope so-and-so hears this. If he does, maybe he’ll sell that house. Maybe he won’t drive that car, wear those clothes or belong to that club.” But that has nothing to do with you. We end up just like Peter saying, “Lord, what about him?” Let me paraphrase the Lord’s answer to him: “Mind your own business. That is between him and me” (John 21:21, 22). And that is the way it is with your giving. It is personal.

So take these five principles of giving: regularly, proportionately, knowledgeably, willingly and bountifully. Make it a matter of prayer as you consider your finances. You might pray something like this: “Lord, I want to analyze what you’ve committed to me. It’s all yours. We don’t belong to ourselves any longer, we’ve been bought with a price. Now help me to evaluate my financial situation to see if I’m really being biblical. How am I using what you’ve given to me? How much of what you’ve given to me is being turned back directly for accomplishing your purposes for the ministry you’ve called me to be a part of at this local church?”

The foundation for all of this can be summed up in this concept: “But just as you abound in everything, in faith and utterance and knowledge and in all earnestness and in the love we inspired in

you, see that you abound in this gracious work also” (2 Corinthians 8:7). What is it? It’s the work of grace. We’re to abound in this area also. Do you know what that means? Just as faith is produced by the Spirit of God, just as love is produced by the Spirit of God, just as knowledge is the result of the work of the Spirit of God, so our giving is to be the result of the Spirit of God in our lives.

## C H A P T E R      T H R E E

### *Results of Biblical Giving*

There are certain results that come from giving biblically. I've listed seven effects of biblical giving from II Corinthians 9. I hope these drive home to us the importance of giving biblically and become dramatic impacts on our ministry as believers. Additional benefits could be listed from other passages which I am not listing here. In Philippians 4, for example, Paul says he is glad they gave, because giving is profitable for them, but I've taken these seven only from II Corinthians 9.

#### ***Pleases God***

The first result of biblical giving is that it *pleases God*. At the end of II Corinthians 9:7, "God loves a cheerful giver." God is pleased when I give biblically. Giving cheerfully is giving biblically. God loves it. What do I want to do? I want to be pleasing to God. So giving this way is pleasing to Him. What's my goal? Whether present or absent, to be pleasing to Him (II Corinthians 5:9).

#### ***Manifests Righteousness***

The second result of biblical giving is that it *manifests righteousness*. "Now He who supplies seed to the sower and bread for food, will supply and multiply your seed for sowing and increase the harvest of your righteousness" (II Corinthians 9:10). Their giving is viewed as sowing righteousness. It will result in an increased har-



vest, so biblical giving manifests righteousness. What are we supposed to be doing as believers? Manifesting the righteous character of God, which demands that I function biblically in my giving, because to do so manifests righteousness.

### ***Meets Physical Needs***

Another obvious result is that we will *meet physical needs* of others when we give. “For the ministry of this service is . . . fully supplying the needs of the saints” (2 Corinthians 9:12). It’s meeting the needs of other believers. That’s what goes on in giving. As a result of people giving, the needs of believers are met — both spiritual and physical needs. Because people give, we can minister the Word. That’s one of the ways needs are met.

### ***Causes Thanks to God***

In II Corinthians 9:12, giving *causes thanks to be given to God*, “For the ministry of this service is . . . also overflowing through many thanksgivings to God.” That’s what happens when people give biblically. God is thanked. It doesn’t say that the person who gives is thanked. Rather, God is thanked. When you give biblically, I recognize it’s not just you who is giving, because you’re basically just as covetous and materialistic as I am. The only reason you’ll give biblically and abundantly is because of the work of God in your life. So when you give biblically, I thank God for that. You ought to do the same with me. Then God is thanked and honored in it.

### ***Encourages More Prayer***

Some of you have said that instead of talking about giving, we ought to pray more. I appreciate that. Do you know what the Bible says? If you give more, people will pray more. “For the liberality of your contribution to them and to all, while they also, by prayer on your behalf, yearn for you” (2 Corinthians 9:13, 14). Do you know what happens? As a result of this giving, *people will be praying*. Maybe if God has given you a burden of prayer at Indian Hills, you ought to tie that with biblical giving. It becomes a motivation for prayer. Try it! The more biblically you give, the more involved you become in what is going on, and you’ll find yourself praying more. It’s hard to pray when you’re not involved.

Sometimes you get a prayer list and say, “Well, I don’t know the people; I don’t know how to pray for them.” But if you get involved, you’ll find yourself burdened to pray. That will also happen when you’re giving. Make sure your burden for prayer is genuine, not that false spirituality we sometimes fall back on by saying, “We ought to pray more,” when in actuality we ought to be giving more. The right kind of giving will motivate prayer.

### ***Magnifies God’s Grace***

The sixth result of giving which we see in II Corinthians 9 is found in verse 14. “While they also, by prayer on your behalf, yearn for you because of the surpassing grace of God in you.” Biblical giving is in evidence when it *magnifies the grace of God*.

Isn’t that interesting? They’ll pray and have a desire to see you because of the surpassing grace of God in you. How did the surpassing grace of God manifest itself? In their giving.

We like to talk about grace. Paul says, “Your giving will be a very tangible evidence of the surpassing grace of God.” If we pride ourselves in being a grace church, do you know what that demands? We must evidence that in our giving, or what we say is grace isn’t grace at all. We’re just a grace-talking church. God wants us to be living in the realm of grace, not just talking about it.

### ***God Will Be Glorified***

The seventh point is the ultimate of them all. “Because of the proof given by this ministry they will glorify God for your obedience to your confession of the gospel of Christ, and for the liberality of your contribution to them and to all” (2 Corinthians 9:13). The ultimate result of our giving biblically is that it *brings glory to God*. But do you know what the problem is? Our desire for God to be glorified is not great enough to force us to give biblically. I may go around and teach doctrinal seminars on the glory of God. Maybe I’d rather pray that people would glorify God. It’s fine to do both. But God already tells me one of the ways that I can be used to cause people to glorify Him. It’s to give biblically. You may say, “I’d rather pray. You give, I’ll pray.” No. We’ll both pray, and we’ll both give. The result will be that we will glorify God. You’ll note that Paul puts it as a matter of obedience to what we have confessed regard-

ing the gospel. If we're living in light of the gospel and giving properly, that results in God being glorified.

### ***Personal Application***

These are just some of the benefits and effects of biblical giving. This kind of giving must characterize us as a local church in order for us to have a consistent testimony and an effective ministry in this city. We've got to be biblical in what we do with our material possessions. Indian Hills must be identified, not only because of its stand on the Word, but because of the evidence demonstrated in every area of our lives that the grace of God is at work. One of the clear ways this is done is in our material things. The result of that will obviously be blessing.

We're a blessed church. God has given us tremendous opportunities, some we don't even take advantage of because we say we don't have the money for them. But I believe the money is here. The question is, are we committed enough to the opportunities the Lord has given us to give what God expects?

Oh, that more people would hear the gospel! There are tremendous opportunities available for us right now. It's a matter of whether or not we really want to be bothered. Is it really that important? We think it's all right to talk about ministering the gospel. But when you talk about cutting back my lifestyle to do that, maybe you've crossed the line.

Let me encourage you to analyze your finances biblically. Read the chapters in the Word again that we've considered. Analyze your giving, then decide in light of the Word if your giving is in line with what God expects from you. Quite frankly, I think we haven't even touched the surface.

Recently, I talked to someone whose responsibility is financial planning for churches. His opinion is that Indian Hills gives approximately 25% of its financial potential. That's a terrible thing to say. It really means that the people at Indian Hills are 25% committed. We say we are a church that is 100% committed to the ministry of the Word. How can that be if we're only 25% committed with our finances? I want to be someone who is 100% committed.

The thing that really bothered me about this was that another

man who had never been here before sat down and evaluated our giving and came up with the same figures. “Oh, it couldn’t be right,” we say. “We’re going to look for a third opinion, and hopefully, we’ll be more comfortable with what that person says.” No. We must be biblical. We will find greater blessing in it if we are.

It’s been a blessing to evaluate my giving in the last few weeks. I’ve had to change some things I’ve been doing. But I’ve had a much greater blessing personally because of the changes I’ve made. I trust that God is going to do more in my life, and that He’ll be working in your life in coming days.

## ***Other Books by Gil Rugh***

Assurance: Our Seal and Pledge  
Baptism: Truth or Tradition  
Bible Study Tools for the Layman  
(The) Bible Workbook: What Is It All About?  
By Faith: Abraham  
By Faith: Noah  
Calvinism & Arminianism  
(The) Church: God's Program for Ministry  
Church Discipline—An Evidence of Christian Love  
Deliverance Workbook  
Demonization of the Believer: An Unbiblical Teaching Exposed  
(A) Different Gospel: An Evaluation of the Teachings of Robert Schuller  
Division & Diversion  
Divorce on Trial  
Election: Whose Choice?  
Endurance: Standing Firm in a Throw-Away World  
Evangelism: Treading the Roman Road  
Freedom From Addiction  
Giving: A Result of Grace  
Homosexuality: A Biblical Perspective  
Instruction to Husbands, Fathers & Their Wives  
Instruction to Wives, Mothers & Their Husbands  
Living the Life  
Marks of the True Believer  
Prayer  
Promise Keepers and the Rising Tide of Ecumenism  
Prophecy Update 1996  
Provision or Penalty  
Psychology: The Trojan Horse  
Rendering to Caesar  
Reversing the Reformation  
Revival and Revival Meetings  
Spiritual Gifts  
Statement of Faith and Constitution  
To Earth With Love: A Study of the Person and Work of Jesus Christ  
To Tie the Knot or Not: A Biblical Study of Marriage and the Single Life  
When the Bible Doesn't Say  
Willing to Pay the Price

## ***Other Tracts and Brochures by Gil Rugh***

How To Study Your Bible  
Lordship Question: What Does a True Believer Believe?  
Pare! Y Piense A Donde Va (Spanish tract)  
Statement of Faith  
Stop! And Think About Where You Are Going  
What About Tongues?