

I am searching for words to describe what an incredible work of art this book is, and I can't find them. Jim writes so elegantly and persuasively. Both the portions on the Bible and the "real world" sections are superb. He has opened up a new way for me to read Scripture, which was a real "paradigm shift" for me. God is the great giver! If this book receives the readership it deserves, then the church should look very different as a result.

—**William Edgar**, Professor of Apologetics, Westminster Theological Seminary

Jim Petty's book is exactly what you would expect from him—gospel centered, full of practical wisdom, and missional. When conviction comes—and it does—it is followed by encouragement. When he takes us through biblical history and then church history, his insights are on point and convincing. And when he concludes his study, you will love Jesus more and care more about continuing his mission on earth. I wish every aspiring pastor I've ever taught and every member of my congregation would read it and read it again until gospel giving becomes the norm in their hearts and in the practice of their lives.

—**Michael W. Honeycutt**, Senior Pastor, Westminster Presbyterian Church, Rock Hill, South Carolina

This book has the potential to wake up the "sleeping giant" of the Western church. We have been entrusted with financial resources that could change the world through our generosity. But sadly we fulfill only a small fraction of our potential. Jim Petty presents a thoughtful, inspiring, and compelling vision of how we can use our resources to love and bless others and to fulfill the Lord's purposes in the world. With faith and joy (and without legalism), he describes how individuals and churches can be transformed to "excel in giving."

—**Ron Lutz**, Former Pastor, New Life Presbyterian Church, Dresher, Pennsylvania

This is a special book. I'm familiar with much writing on generosity, but I've never seen anything like this book, which surveys the entire Bible on generosity as well as church history down to our current day. I hope that every Christian reads this book and is inspired.

—**Paul E. Miller**, Executive Director, see Jesus; Author, *A Praying Life* and *J-Curve*

A sea change in our thinking about money is in order. Being financially generous for the cause of the kingdom is not something that anyone drifts into. A person must make a conscious resolution to act as if his money, like his body, is not his but the Lord's. In *Act of Grace*, Jim Petty makes the case, from Scripture and history, for why we should make that resolution.

—**Andrée Seu Peterson**, Senior Writer, *WORLD Magazine*

Look around and you will soon see that the church is in desperate need of money sanity. That sanity will only ever be found in the pages of God's Word. This is why I am so enthusiastic about this book by Jim Petty. I know of no other book that digs more deeply into what Scripture has to say about money than this book. Petty plumbs the depths of the Old and New Testaments to give us a rich and expansive gospel understanding of money. I can't think of anyone who would not benefit from the wealth of money wisdom that Petty offers. I know I will go back to this book again and again to root myself again and again in the money sanity that comes only from God's Word.

—**Paul David Tripp**, Author, *Redeeming Money: How God Reveals and Reorients Our Hearts*

Our relationship with money is complicated, as we all know, and so we all need clear guidance. Jim's book provides that clear, wise guidance. It includes the revealing story of money and giving throughout Scripture, a history of giving in the Christian church, and next steps we can take in our own giving. You will find it compelling and hopeful.

—**Ed Welch**, Counselor and Faculty Member, Christian Counseling and Educational Foundation

*Act of*  
G R A C E



*Act of*  
G R A C E

**THE POWER OF GENEROSITY  
TO CHANGE YOUR LIFE,  
THE CHURCH,  
AND THE WORLD**

JAMES C. PETTY

  
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Material from chapter 17 first appeared in James C. Petty, *When the Money Runs Out: Hope and Help for the Financially Stressed* (Greensboro, NC: New Growth Press, 2009). Used by permission.

Printed in the United States of America

### **Library of Congress Cataloging-in-Publication Data**

Names: Petty, James C., 1944- author.

Title: Act of grace : the power of generosity to change your life, the church, and the world / James C. Petty.

Description: Phillipsburg : P&R Publishing, 2019. | Includes bibliographical references.

Identifiers: LCCN 2019014620 | ISBN 9781629956053 (pbk.) | ISBN 9781629956060 (epub) | ISBN 9781629956077 (mobi)

Subjects: LCSH: Wealth--Religious aspects--Christianity. | Money--Religious aspects--Christianity. | Generosity--Religious aspects--Christianity. | Wealth--United States.

Classification: LCC BR115.W4 P49 2019 | DDC 241/.68--dc23

LC record available at <https://lccn.loc.gov/2019014620>

In memory of my father and mother,  
James Chalmers Petty Sr. and Katherine Johnston Petty

*See that you excel in this act of grace.*  
*(2 Cor. 8:7)*

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# Preface

This book is written for Christians about the topic of giving. It focuses on the question of why God gives us money and on the surprising implications of the answer for the economic lives of Christians. The book addresses what we are called to do with the wealth that God grants us.

I believe that God has a controlling purpose for us regarding the use of our money. Understanding this purpose can provide us with two things. First, it provides light that will guide our spending, savings, investment, and contribution decisions. Second, it offers a vision that will motivate and unleash godly generosity in us, his disciples.

In Part 1 of this book, we will explore God's purpose for money by surveying how major biblical characters viewed the purpose of their wealth. The survey begins with the Old Testament saints, then moves to God's Son in the Gospels, and finally concludes with the apostolic teaching received from the risen, ruling Christ.

Part 2 explores the real-world implications of that God-ordained purpose for money as it was worked out in the early church, the medieval church, and the modern evangelical era. After that, we will look at the potential to be realized in the twenty-first century and its substantial impacts for world evangelization, church edification, and relief and development for the poor. I hope to demonstrate that the primary obstacle to the substantial completion of God's purposes on earth is *not* a lack of funding—even in view of the poverty of almost 200 million Christians and the need to evangelize 5 billion people.

This book is not the first to explore the topic of giving in the United States. Christian Smith, John and Sylvia Ronsvalle, Mark Noll, Robert Wuthnow, and others have done splendid work studying why Christians don't give more. They have generously offered their

tools of sociological and historical analysis for our cause, and for that we should be very grateful. They bring their gifts to bear on this topic not just because of professional interest but because of their faith in Christ and their desire to see the church address a glaring deficit in its health and mission. Many of the dynamics that they document are also described in Scripture. The fruitful overlap of their findings and biblical principles helps us to see why there is a problem and how we can change.

I am deeply grateful to God for those he placed in my life who pointed me to him, the fountain of all generosity and giving. Both of my grandmothers, Katherine Akers Johnston and Ruth Roberts Petty, modeled a deep love for God's Word and were the primary means through which the gospel was brought to our family. My mother, Katherine, embodied an activism of love for the lost and troubled—a demonstration to me of the real existence of selfless love in the face of her son's native skepticism.

I am also thankful for the faculty and students at Westminster Theological Seminary, who patiently challenged my blindly proud assumptions about the foundations of human knowledge. I am particularly grateful in this regard for Bill Edgar, Dick Keyes, Edmund Clowney, John Frame, and Cornelius Van Til. You were the means that God used to change me from skeptic to kingdom activist.

I must also mention John Bettler and my former colleagues at the Christian Counseling and Educational Foundation. They not only gave me the opportunity for a twenty-year ministry in stewardship but actually taught me how to repent and live out the life that I now professed as husband and father and then as pastoral counselor and fledging author. I also give thanks for the challenging examples of Bob and Katherine Arthur, Rex Anderson Jr., and Milton Velez, who lit the way for me to see kingdom generosity as a way of life for all of Christ's disciples.

Finally, I want to acknowledge the critical role of my two primary editors. My wife, Marsha, has spent hundreds of hours correcting, copyediting, and advising me on the initial texts of all my books and pamphlets. Without her, my works would have imploded on the

launch pad. Second, I am also deeply thankful to God for providing Sue Lutz, an especially hearty soul, who edited and shaped my books from visionary ramblings into well-written prose that could be useful to the church. On the last day, these insightful women will be revealed as great ones in the kingdom.



# Introduction

*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. You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God. (2 Cor. 9:10–11)*

Consider this scenario: The phone rings in the pastor's office. On the other end is an excited church treasurer.

**Treasurer:** Hi, Pastor. The offerings last month blew the doors off our budget again. We received three times the amount we budgeted for the month. This is the sixth month in a row, and we are choking on money. If we put \$600,000 in money market accounts, it looks like hoarding! If we invest it in the stock market, it could make the problem worse. What should I do with it?

**Pastor Bill:** Yes, I know. The revival that started six months ago is really creating some good problems—enormous enthusiasm and excess giving. It seems like God wants us to underwrite some serious mission efforts. Have you asked the missions committee if they can use the funds?

**Treasurer:** Yes, that's the first thing I did. They said that they could use only enough funds to support two new missionaries next year at \$50,000 each. But administratively, even that is a stretch. The committee isn't equipped to vet and manage any more missionaries or major mission projects—certainly not the ten new missionaries that this money would support. We have a hard time keeping up

with our current missionaries. Our church would have to become a mini-mission agency to pull that off.

I also spoke to the deacons, and they said that they have already met every known need in the church from their monthly diaconal offerings. They now have \$400,000 in the deacons' fund account. They have considered sending it overseas, but they don't have the time or expertise to check out where to send it so that it gets to the right people. They need a consultant to help them, but they don't know who to ask. The seminary said that it doesn't train folks to manage large sums for relief and development. And the denomination is swamped with similar requests from other congregations that are caught up in the revival.

**Pastor Bill:** Have you thought about starting an endowment for the church? We could squirrel away millions in that kind of fund.

**Treasurer:** The finance committee discussed that, but it would end up compounding the problem. Salary and building expenses would eventually be covered by the endowment, and then we would have no expenses! We would have to give away almost everything that came in through the weekly offerings.

We were wondering if the revival would die down soon. As lame as it sounds, that would actually help! This is only a medium-sized church, and we aren't equipped to manage this kind of money. Our church is not a relief and development agency, much less a mission organization.

Even if the revival continues, perhaps, Pastor, you should ask the congregation to stop giving so much. Didn't Moses have to do that with the gifts for the tabernacle?

**Pastor Bill:** I did a quick calculation based on the average household income in our zip code. Our average household is now giving about 10 percent of its income. Before the revival, it was 4 percent, which was all we needed to run the church and missions program. Frankly, we never needed much for the deacons, because the economy has been strong out here in the suburbs.

So how can I tell folks not to tithe—to go back to 4 percent? Ten percent was the guideline in the Old Testament. And when Moses raised money for the tabernacle, he wasn't asking people to tithe their income. He asked them to give out of their net worth. Imagine if we asked folks to do that. The average net worth in our zip code is \$400,000 per household!

Anyway, I have already preached that 10 percent was a guideline for giving. How can I go back and say that 4 percent is actually all we need? I found out early in my ministry that if I preached about tithing, only 25 percent would actually tithe. We needed those 25 percent to underwrite the ministry of the church—but I never expected *everyone* to tithe!

**Treasurer:** I just hope that the local paper doesn't publish a story that we are sitting on \$1 million with a prospect of receiving \$2 million more in the next six months. We'd be seen as hoarding in the face of overwhelming need around the world. It's too bad that we retired our building debt. Maybe we could build something—but we don't really need a major addition.

**Pastor Bill:** What about church planting? Could we send it to home missions?

**Treasurer:** I called the denomination, and they are swamped with money—enough for a thousand new church plants—but they have only a hundred candidates from our seminary.

Maybe running the kingdom of God was more expensive in the Old Testament, and so God commanded 10 percent. Perhaps in our affluent communities we just don't need that much? But that doesn't make much sense; they didn't have to do world evangelization and international mercy ministry. So, Pastor Bill, what did they do with all that money in the Old Testament?

**Pastor Bill:** That problem “solved” itself because Old Testament people did not tithe very well. Only certain ones tithed, and that kept things at manageable levels. From the time of Deuteronomy 15

all the way through Malachi, they were evidently okay with having lots of poor Jewish people. Nobody with money had figured out how to help them. It's not that different today.

**Treasurer:** So what are we going to do?

**Pastor Bill:** I wonder if God is trying to tell us something. Maybe our vision and planning for the church need a major change—particularly in our outreach. We might need to budget 65 to 70 percent for mission and mercy and keep 30 to 35 percent to run the church. It will mean that our congregation might look more like a mission and mercy agency with a church attached.

**Treasurer:** Well, if we go in that direction, I will probably have to resign as treasurer. Managing so much money would require a full-time business manager.

**Pastor Bill:** And I wonder whether I can lead a church with such a wide-ranging mercy and mission ministry—I was not trained for this at seminary. I would also hate for us to be accused of believing in the social gospel. Maybe we both need a dose of this revival.

## **The Reality of Giving among Christians Today**

This fictional scenario is, of course, far from the reality we experience today. Most of us who are committed Christians like to think that we possess a strong desire to see the good news proclaimed to the nations, the church edified, and the poor relieved to become self-sufficient. But there never seems to be enough money to accomplish all this, so we just move on with our lives and next year's church budget. We struggle to keep from cutting mission support in bad financial years. We wish we could pay better salaries, but we can't. We need more staff but can't afford them. We know many missionaries and relief workers who can't raise enough support to get to their assigned fields.

There is a simple but profound reason for this: low giving. Professing Christians in the United States give only 2.5 percent of their \$2.5 trillion income to churches and charitable causes. Only 9 percent tithe.<sup>1</sup> This is not much higher than non-Christians, who give between 1 and 2 percent of their income. Within the group of US Christians, “evangelicals” give about 3 to 4 percent of their household income.<sup>2</sup> Only 27.5 percent of evangelicals tithe, according to Christian Smith—or 12 percent, according to Barna Group.<sup>3</sup> Only the very poor and the rich break this pattern, in general giving more than 5 percent of their income to charitable causes.<sup>4</sup>

The rate of giving by all Christians has not varied much since 1921, beginning then at about 3.5 percent and ending in 2000 at 2.5 percent, even though disposable wealth (adjusted for inflation) has increased sixfold since then.<sup>5</sup> This decline in giving is seen particularly in middle-class families. They give at the lowest percentage of any group and yet comprise most of the membership of congregations.

As giving to churches (and therefore missions) has receded, parachurch agencies have tried to fill the ministry void. But few are positioned to fulfill their lofty goals. Christian missions and parachurch organizations struggle even more than churches do to secure dependable and adequate resources.

Typically, churches have learned to restrict their vision and mission goals to a single-digit expansion of their previous year’s budget. Churches tend to receive just enough funding for the building and staff that are needed for baseline internal spiritual services (such as worship, teaching, fellowship, youth, and so on). People give to pay that “bill” and are loath to give more. There is usually not much left for new initiatives. Churches that give 20 percent to missions and

1. See Christian Smith and Michael O. Emerson with Patricia Snell, *Passing the Plate: Why American Christians Don't Give Away More Money* (New York: Oxford University Press, 2008), 38.

2. See Smith and Emerson, 46.

3. See “Tithing Down 62% in the Past Year,” Barna, May 19, 2003, <https://www.barna.com/research/tithing-down-62-in-the-past-year/>.

4. See Smith and Emerson, *Passing the Plate*, 47.

5. See Smith and Emerson, 49.

outreach can claim some bragging rights and often vigorously promote that fact to potential members.

Yet most of the needs and opportunities for kingdom growth lie outside the doors of our churches. Consider the following fields that are “white unto harvest.”

### **Prisoners**

Active chaplains to the 1.6 million state and federal prisoners in the United States estimate that two-thirds see themselves as Christians, with the largest portion of them Protestant.<sup>6</sup> There are virtually no atheists. These inmates may be our greatest mission and discipling opportunity, yet most of us do not know a prisoner.

### **Immigrants**

Each year, many thousands of immigrant and foreign students flock to the United States. Yet, according to International Students, Inc., 75 percent of them are never invited to an American home.<sup>7</sup> Many of these students are eager to learn about the US—including about the beliefs and faith of Christians. We are currently missing a major missions opportunity.

### **Inner-City Children**

In most inner-city communities, more boys are initiated into gangs than go to college. Chicago alone has between 70,000 and 150,000 gang members—and that higher number is roughly the same as the number of high school students in the city.<sup>8</sup> Yet only 24 percent of

6. See “Religion in Prisons: A 50-State Survey of Prison Chaplains,” Pew Research Center, March 22, 2012, <https://www.pewforum.org/2012/03/22/prison-chaplains-exec/>.

7. See “Get Involved,” International Students, Inc., accessed August 8, 2019, <https://www.isionline.org/GetInvolved.aspx>.

8. “According to the Chicago Crime Commission, a 2012 Chicago Police Department gang audit found there are more than 600 gang factions in the city, with a minimum combined membership of 70,000.” “By the Numbers: Chicago-Area Gangs,” CBS News, May 21, 2013, <https://www.cbsnews.com/news/by-the-numbers-chicago-area-gangs/>.

ninth graders end up going to a four-year college.<sup>9</sup> In contrast, typical urban Christian schools see 95 percent of their inner-city youth enroll in college. In Philadelphia, parents of 40,000 inner-city children applied for 1,000 partial scholarships to private (mostly Christian and Catholic) schools, but for the 39,000 students who were not chosen, neither the schools nor their families had the funds to enable them to attend.<sup>10</sup> If funds were provided, this dynamic could substantially heal our inner cities and disciple a generation to Christ.

### **Unreached People Groups**

Worldwide, 1,600 languages need a written language and a translation of the core of the Bible into that language. According to best estimates from the Joshua Project, there are still 7,096 unreached people groups (over 41 percent of the world's population), or about 3.19 billion people. The Joshua Project suggests that the church will need to field more than 67,000 more missionaries in order to complete the task of reaching these groups. We have a lot of work to do in world evangelization.<sup>11</sup>

### **Children around the World**

An estimated \$50 from 100 million Christians could stop medically preventable deaths of children under five around the world.<sup>12</sup>

### **The Poor in the Developing World**

Using the World Bank's \$1.25/day income benchmark, 1.3 billion people live in a destructive cycle of poverty.<sup>13</sup> The *Mission Handbook*

9. See "Enrollment in College from Philadelphia High Schools," *Philadelphia Public School Notebook*, May 26, 2011, <https://thenotebook.org/articles/2011/05/26/enrollment-in-college-from-philadelphia-high-schools/>.

10. This was reported to the author by the Children Scholarship Fund of Philadelphia in 2000.

11. See "Lists: All Continents," Joshua Project, accessed July 12, 2019, <https://joshua-project.net/global/continents>.

12. See "The State of Church Giving in America: An Interview with John and Sylvia Ronsvalle," *The Enrichment Journal*, Assemblies of God, accessed April 25, 2019, [http://enrichmentjournal.ag.org/201501/201501\\_072\\_Church\\_Giving.cfm](http://enrichmentjournal.ag.org/201501/201501_072_Church_Giving.cfm).

13. See Ruth Alexander, "Dollar Benchmark: The Rise of the \$1-a-Day Statistic,"

counts 211 million of these as Christians.<sup>14</sup> Unfortunately, most of us do not know who they are. The missing tithe from US evangelicals equals significantly more than \$100 billion and would allow for a wise investment in relief and development for each of these 211 million fellow Christians *each year*.<sup>15</sup>

Since the 1960s there has been a resurgence in evangelical concern for the poor, and single-digit billions are now being given. But this only begins to address the needs and opportunities that lie before us today.

We dream about what could be done if church members gave 10 percent of their income—but we rarely speak about it. Most of our churches don't even have a plan for how they would deploy that much money.

Parachurch agencies do a better job of raising expectations and casting vision. Mission agencies and relief and development organizations broadcast what they hope to do with more funds. God's people have responded in very positive ways, propelling forward organizations like The Salvation Army, World Vision, Compassion International, Bread for the World, and Samaritan's Purse. These agencies have helped to offset the decline in funds that churches receive for outreach. Yet even these agencies' dreams of really fulfilling their mission are still only that. This is because parachurch missions do not have direct access to the ideal fundraising venue: local tithing congregations. So, despite their growth, their mission goes only partially fulfilled.

## **Stewardship: Good but Too Undefined**

Evangelical leaders have been aware of this low level of giving (compared to the Old Testament guideline) for sixty years. Many in

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BBC News, March 9, 2012, <https://www.bbc.com/news/magazine-17312819>.

14. See Linda J. Weber, ed., *Mission Handbook: U.S. and Canadian Protestant Ministries Overseas*, 21st ed. (Wheaton, IL: Evangelism and Mission Information Service of the Billy Graham Center, 2010), 23.

15. This would allow for a \$500 microloan—an investment in education or development assistance—for each poor Christian in the world, each year.

ministry thought that the answer was strong teaching on stewardship. The consensus beliefs about money that were reflected in our teaching for sixty years might be summarized as follows:

- *I am not the originator of my money or wealth.* It is God's gift to me, even though my labor may be the means through which it was given.
- *I am not the ultimate owner of my money and possessions.* I am rather a trustee (or steward) of them for God's kingdom purposes.
- In acknowledgment of that, *I should give generously of that money to God's work.*
- *Any money that I give to promote God's purposes is an investment in eternity.* Its value will be realized in the age to come.<sup>16</sup>

For sixty years, that message has gone out from evangelical pulpits, colleges, and seminaries; it has been shared in Christian financial seminars and many fine books. But presenting these great truths has not brought about the breakthrough that's been needed. As noted earlier, since the depths of the Depression, members' giving has decreased from 3.3 percent of their income to 2.6 percent, even though disposable income has increased 100 percent in inflation-adjusted dollars. Rising expectations for affluence and standard of living seem to have swallowed up this new wealth and kept it from being available as a contribution to God's work.

## The Bright Spot

But, as always, God is at work and there is a bright spot—the group that George Barna calls the evangelical “revolutionaries.”<sup>17</sup> Among Christian leaders and stewardship professionals, there is a

16. See Randy Alcorn, *The Law of Rewards: Giving What You Can't Keep to Gain What You Can't Lose* (Carol Stream, IL: Tyndale, 2003), 21.

17. See “A Faith Revolution Is Redefining ‘Church,’ According to New Study,” Barna, November 30, 1999, <https://www.barna.com/research/a-faith-revolution-is-redefining-church-according-to-new-study/>.

rough consensus that 20 percent of Christian donors give 80 percent of the funds to our churches and missions. One survey shows that 5 percent of Christians give 59 percent of the church's income.<sup>18</sup>

This minority are the “revolutionary” folks who contribute 10 percent or more of their income each year to charitable and mission causes. Seven out of ten of them actively serve their communities. They literally keep our churches, missions, and agencies going. They have singlehandedly funded most of the outreach, mission, and ministry of God's kingdom in the United States.

Many of us who have been a part of the Christian community know these revolutionaries. They are in our small groups, our extended families, our church leadership, our mission boards. But these individuals will not identify themselves and are not asked to give testimony about their giving, since that is rarely done in our churches. You have to stumble into finding out about them or get to know them over many years.

I was blessed to grow up in a family in which God did a remarkable work of grace on both my father's and my mother's sides. Here are three stories from my father's extended family that illustrate the reality of God's giving radicals.

### **“Buck”**

“Hey, Buck,” my father said as he stopped his older brother, David, in the parking lot of their small hardwood turnings company. “Can I give you a check for some cash?” With an approving grin, Uncle David pulled out his wallet and gave my father a crisp \$100 bill in exchange for a check. As a twelve-year-old who was looking out from our 1956 Ford station wagon, I was fascinated at my first sighting of a real \$100 bill. Back in the fifties, that was serious money.

As my father got in the car and drove off, I asked why Uncle David had so much money in his wallet. He explained that David (“Buck” to him) always hid five \$100 bills in his wallet in case he met someone who had needs—especially a hurting employee or

18. See Smith, Emerson, and Snell, *Passing the Plate*, 41.

someone in Christian service who was facing a money crisis. That was the equivalent of three months' pay for a minimum-wage worker at the time. David's company was not large and, while having made some money, had not yet produced any wealth. Those five \$100 bills were not the overflow of excess wealth. They were an expression of David's commitment to use all his money to bless others and extend God's kingdom.

I remember being concerned that, if word ever got out about this walking deacon's fund, Uncle David would get robbed every time he stepped out of his office door (which was in a rough section of Greensboro, North Carolina). My second reaction was to be impressed that a person would place that much importance on being prepared to help others. I did not yet want to be that kind of person, but David's practical financial dedication to God's work fascinated me with its down-to-earth reality.

God did bless David's business, which increased his ability to give. His childhood name "Buck" turned out to be correct. His first priority was to convert that financial blessing into significant giving. At the end of his life, the proceeds from the sale of his company were donated to mission agencies. For fifty years, he never moved from his small brick bungalow until his death in 2010, when he graduated to a home in heaven, which I am sure is more fitting for a prosperous business owner who worked full-time in business for the kingdom of God.

### **"Don't Saw Off the Boat!"**

I was in my early teens when I looked out the window and was horrified to see my father sawing off six inches from our old, sixteen-foot wooden runabout. My dad and some other men of the church took that boat fishing every fall off the North Carolina coast, and this year they had launched it through the surf in a quest for speckled trout. All went well until they tried to return through the surf. A large wave swamped the boat and tore the transom (back) off of it, which, with the outboard attached, headed straight for the bottom. Since they were in the surf, the men were able to drag the boat ashore and retrieve the transom and motor.

I thought for sure that now was the time for Dad to buy a proper fishing boat—a swanky Grady White or a handcrafted wooden Simmons Sea Skiff. But no—here he was with his saw, trimming off the rotten wood and preparing to receive a new makeshift plywood transom for the now fifteen-and-a-half-foot boat. I thought to myself, “The length of our boat is going in the wrong direction—and besides, wouldn’t a bigger boat be safer?”

I thought that my parents were probably making enough money to buy a proper boat—but, of course, I could not prove it. Dad would just never make a purchase like that, even though he loved boats and fishing. Finally, during my college years, my brothers and I began to build our own wooden boats, since Dad was a “dry hole.” He was very supportive. He even joined in the project with one of my younger brothers and paid for materials. But that was peanuts compared to what he would have had to spend for a “proper fishing boat.” He never told me why he would not buy one.

My father died at age sixty from a heart attack. Through talking to my mother (whose family job it was to talk about things), I found out why we had no boat. Dad was neither cheap nor a miser. But by the time of his death, he and my mother were giving 40 percent of their income to the Lord’s work, and they delighted in that privilege. I was stunned. Dad had never told me, and I was sad in that respect—but I was challenged to see that spending money on expensive optional items was not something that one had to do.

Giving had become my parents’ highest financial priority—a higher priority than the expensive toys, cars, vacations, and travel they could have afforded. God did bless them finally with the ability to keep giving generously while also buying and fixing up a little beach house twenty-one rows back from the beachfront. They saw it as a ministry to our now scattered extended family. But I still fished in homemade boats.

## **The Engagement Ring**

Why did these brothers both become givers? Both my uncle David and my father were reared by a mother who was an exuberant giver, though she was of very modest means. She (Ruth) and her husband

(my grandfather Charles) lived in Clinton, North Carolina, where Charles started the town's first electric company. Unfortunately, the generating station burned to the ground and the enterprise largely failed. They were therefore not at all wealthy. Despite that, they raised their seven children to follow Christ, which was driven largely by Ruth's conversion. Charles, and particularly Ruth, became very involved in promoting foreign missions in the 1920s and 1930s.

Their church community evidently did not embrace foreign missions as eagerly as the Pettys did, so they held mission prayer meetings in their home. I get the impression that it was a kind of underground prayer group for foreign missions and for helping missionaries to raise support. Both my father (Jim) and David, as the two youngest children, sat on the floor for hours with the five older siblings, listening to missionaries from around the world tell the stories of God's kingdom.

One missionary couple came to their home in desperate financial straits. There was no money available to help with their very substantial needs. My grandmother got an idea—the kind that occurs only to givers. She asked her husband if they could sell her engagement ring and give the needy couple the money. He agreed, and this provided them the needed funds. This act made a profound impression on the seven children, who saw up close what it means to invest in eternity. The children went on to be deeply involved in foreign missions and in giving.<sup>19</sup>

There are hundreds of thousands of givers like these in our churches. These three are but examples from a long line of ordinary Christians (to use Luther's words) whose "purses" got converted along with their hearts and minds. For them, living and giving were deeply intertwined. A dollar earned was an opportunity to give. Since they were content with what they had to sustain their families, the final purpose of their money was giving.

Most of us are aware of wealthy evangelicals who gave from their

19. For more on this story, see James C. Petty, *Step by Step: Divine Guidance for Ordinary Christians* (Phillipsburg, NJ: P&R Publishing, 1999), 256–59.

substance, not just from their surplus. Business owners R. G. Letourneau, J. Howard Pew, Art DeMoss, and Anthony Rossi are some wealthy evangelicals from the last century who lived this value and spent a lot of time and energy each week administering their gifts and supporting missions. But for every Art DeMoss, there are thousands of middle-class Christians who give at the percentage he gave, or higher.

We also know that poor Christians give a higher percent of their income to God's work than the middle class do. As mentioned earlier, the poor and the extremely wealthy both give about 8 percent of their income. While we do not hear about many of the poor who give that way, Christ pointed out some of them in Scripture, such as the widow in Mark 12:42. Jesus was also delighted that Mary would be known for the gift of her perfume that anointed him for his burial. These will be the great ones of the coming age.

I know that for my uncle, father, and grandmother, money was more than a means of self-sustenance. But it was not something essential to their identity, nor was it something to be preserved for their children or stored or invested for their own comfort, sense of success, or security. Rather, as they found Christ and grew in the Lord, *all* their resources became a means of seeking to promote God's purposes in the world. For them, money was for giving—for blessing others and extending God's work in the world.

These are the “evangelical revolutionaries.” They and thousands like them have gotten us to a certain point, by giving most of the money and pulling the rest of us along. They make our average giving look better—because, were it not for the 20 percent who are in this category, our giving would come out to be the same as that of the unchurched. This is where we are, despite knowing God's grace in Christ, sitting under sound teaching, and living in the richest society ever to inhabit the earth.

It is mind-boggling to think what would happen if the other 60 to 80 percent of Christians were energized to give and serve in this same way. Remember the “problems” of Pastor Bill and the church treasurer? Dare we dream of taking on such a challenge? Dare we pray for it—pray that *all* of God's work might be done using *all* of

his provision? And, finally, dare we plan for this? Could it happen? If so, how?

I hope that this book will help you to see *that the final purpose of having money is to give*. I do not see this truth widely taught or believed in the church, but I believe that changing our view of the purpose of money is a big key to renewing the church's giving. This theme is not new to evangelical teaching. Brad Hewitt, CEO of Thrivent Financial, recently said, "I describe money as love or service in a storable or transferable form. That's really money's purpose—to demonstrate love or service—and we can either use it to serve ourselves, or instead to show love for our family and support our neighbors, community, and the world."<sup>20</sup> Hewitt is so right that money is simply our capacity for loving and serving others. Many writers on Christian giving have mentioned this principle, but I do not believe that any have made it their central focus and drawn on Scripture to illuminate this truth. That is what I pray we can do in this book.

## What Is Your Money Identity?

In order to develop a theology of money, we need to understand its identity and purpose. We also need to understand who we are in relation to money. Christians are new creatures in Christ. We have put off the old man in order to put on the new. When it comes to resources and money, this means that we are changing from being takers to being givers. We are becoming like our God, who gave his only Son. We are becoming like our Lord, who, though he was rich, yet for our sakes became poor, that through him we might become rich (see 2 Cor. 8:9). Through Christ, we are undergoing a character change of an uncommon kind—at least according to the standards of today's culture. Let me illustrate.

The *Raleigh News and Observer* published an article called "Money Talks."<sup>21</sup> It was written to help spouses recognize that money means

20. Quoted in Susan Mettes, "Wait, What Is Money?" *Christianity Today* 61, no. 1 (January/February 2017): 31.

21. Olivia Mellon, "Money Talks," *Raleigh News and Observer*, May 5, 2007.

different things to different people, since most couples seem to have strong differences over their approach to money. In the article, Olivia Mellon divides people into nine basic categories based on the approaches they take to their money—what she calls “money types”: “hoarder, spender, binger, ascetic monk, avoider, amasser, worrier, risk taker and risk avoider.” Each of these identities, and its resulting behaviors that create spousal conflict, is built on something deeper: a belief about the nature of the world. That belief defines how we think money or possessions must function in the world to provide us with the security, significance, meaning, or experiences that qualify us as “really living.”

I found it interesting that “giver,” as a possible financial personality type, was not mentioned in this article—or, for that matter, in our culture at large. Yet for Christians, becoming givers is our primary financial destiny and identity. We need more than a new view of what money is. We need a new *self* so that we can use, in God’s service, the money that he gives us. We need hearts that can faithfully steward the kingdom funds we have been granted. Thankfully, God can help us to understand the grace of giving and change us to be able to function within that worldview.

The idea that we are called to be givers should generate lots of questions. Are we still required to tithe by giving 10 percent? Why are so few Christians motivated to give at even that level? How do we change that? Can Christians be *really* wealthy? If so, how do they differ from wealthy unbelievers? How do we address the extremes of poverty and wealth among Christians today? Would God have us address poverty among Christians? What about non-Christians? If so, how? Does the church need to worry so much about the poor today, since we have tax-supported programs in the United States to help prisoners, orphans, immigrants, the elderly, the unlearned, and the sick? If the twenty-year track record of free market economic development continues, won’t that take care of most of world poverty within the next twenty years?

Our beliefs about these topics will determine much regarding our giving. As Robert Wuthnow puts it, “The main conclusion . . . is that religious giving is part of a much larger cluster of beliefs and cultural

assumptions and, for this reason, cannot be separated from how people think about their work, money, and materialism, any more than it can be cut off from beliefs about God, spirituality, and stewardship.”<sup>22</sup> There is a lot involved in writing a check!

While there are many factors involved in giving, our purpose will be to focus on crucial (and often neglected) texts and themes that relate to our overall goals for money. We will work to make clear what it means to use our money first for investing in the kingdom of God. Fortunately today there are many good books on the general topic of the Bible as it relates to money. Many of them are listed for the reader at the end of this book. In addition, we should not forget the large amount of the Bible itself that is devoted to money-related topics. Wes Willmer reports that seventeen out of thirty-eight parables talk about possessions. Possessions and giving are mentioned 2,172 times in the Bible—more than believing (272 times), prayer (371 times), and love (714 times).<sup>23</sup>

After we consider the view of the purpose for money that was taught and practiced in biblical history, we will trace its themes through the post-apostolic church and up to our own era. The history of giving by evangelicals in the last 200 years is well-researched, and we will draw from that well. Finally, we will address the burning issue of how God’s people should apply this theology of money to their lives today.

## Questions for Review and Reflection

1. Do you sense that your congregation consists of a committed core group of evangelical “revolutionaries” and a less committed remainder of the congregation? What makes you think this?
2. How do you think your church’s giving compares (or how does your own giving compare) to the 4 percent of their

22. Robert Wuthnow, *God and Mammon in America* (New York: Free Press, 1994), 249.

23. See Wesley K. Willmer, ed., *Revolution in Generosity: Transforming Stewards to Be Rich toward God* (Chicago: Moody, 2008), 26–27.

household income that evangelicals give generally? What brings you to this conclusion?

3. How would others who are close to you (your spouse, a sibling, or a parent) describe your money personality type? Would they be right? Why?

# *Part 1*

## **UNDERSTANDING THE PURPOSE OF MONEY**



# 1

## Creation as a Gift of God's Goodness

*Every good gift and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change. (James 1:17)*

God is the original Giver. And because of the cosmic, unfathomable levels of gifting that God demonstrated as the Creator, the moral environment of the universe itself is one of giving. Giving turns out to be the *primary way* that God expresses his goodness and love to us humans.

This chapter will examine some ways in which the God of the Bible showed himself to be a good and giving God through his creation. I hope that considering some wonders of creation will work reverence, joy, and wonder in all who know that great Creator.

### **The Infinite-Personal God**

Creation itself was a massive project of pure giving (see Gen. 1:1–2; 2:1–2). Before creation, time, physical laws, space, energy, and matter did not exist. Dimensional space itself did not exist. The Bible teaches that God created the universe *ex nihilo* (from nothing)—and so both its forms (like the laws of math and physics) as well as its substance (such as particles, waves, and all energy) were brought into existence by him. He did not just give form and order to already existing

material, as many mythologies depict. In the biblical narrative, when there was truly nothing, God spoke and brought to life a staggering diversity of structures, energy, environments, plants, animals—and, finally, mankind.

Creation was a free choice on God’s part. The God of the Bible was and is infinitely satisfied in himself. He has no need to express himself in creation or to pursue relationship or feedback for himself. God simply determined to give us a good universe as a gift from him. Even today, we live our lives, take every breath, and experience every desire and dream within the reality of that original gift.

It was a gift not only because God freely gave it to us but because it was “very good” (Gen. 1:31). The heavens and earth are so full of goodness that none of us (even hardened atheists) can view the beauty of the cosmos or our “shining blue planet” without a sense of wonder at its majesty and design. Psalm 19 says,

The heavens declare the glory of God,  
 and the sky above proclaims his handiwork.  
 Day to day pours out speech,  
 and night to night reveals knowledge. (vv. 1–2)

Psalm 145 is a psalm to God’s goodness.

One generation shall commend your works to another,  
 and shall declare your mighty acts.  
 On the glorious splendor of your majesty,  
 and on your wondrous works, I will meditate.  
 They shall speak of the might of your awesome deeds,  
 and I will declare your greatness.  
 They shall pour forth the fame of your abundant goodness  
 and shall sing aloud of your righteousness.

The LORD is gracious and merciful,  
 slow to anger and abounding in steadfast love.  
 The LORD is good to all,  
 and his mercy is over all that he has made. (vv. 4–9)

The apostle Paul makes it clear that God's revelation of himself in creation leads to more than our simply being wowed by the universe. It involves ongoing, visible joy and pleasure for us. In Acts 14:16–17 he says,

In past generations [God] allowed all the nations to walk in their own ways. Yet he did not leave himself without witness, for he did good by giving you rains from heaven and fruitful seasons, satisfying your hearts with food and gladness.

He also reminds the Romans that, even for the person without a Bible, “God's kindness is meant to lead you to repentance” (Rom. 2:4). God is delaying judgment in order to give humankind a chance to repent and be forgiven. Despite our fall into sin, the universe is saturated in the goodness of the God who created this gift for humanity.

While creation is a gift of life to all its inhabitants, it is a gift to humans in a higher sense. We were given dominion over it, to rule and care for it. Man did not earn that position. Our position, and our equipping to rule and care for the earth and to know its Architect-BUILDER, are also gifts of God's goodness. Being made in the image of God means that we were endowed directly by God with moral excellence, and with the moral capacity to choose, in a way that set us apart from the animals forever.

## **A Planet Just for Us**

The Bible says that God gave us the keys to the universe when his creation was complete, safe, and fully prepared for us. Preparing creation and the universe for mankind was a gigantic undertaking—from elusive subatomic particles to a cosmos that is billions of trillions of miles across. No one can fathom the magnificence, power, and complexity of what exists through his sovereign commands.

God positioned Earth and three other rocky planets in our solar system. They are protected from asteroid bombardment by the gas giants (like Jupiter and Saturn) that he placed in outer orbits as

guardians of these smaller planets. Jupiter and Saturn regularly get hit by comets and asteroids with no ill effects. Based on current exoplanet research, this arrangement of rocky planets may be rather rare in our galaxy.

God created Earth to contain in its crust all the ninety-plus naturally occurring elements of the periodic table. None are missing. He gave Earth a magnetic field to protect its surface from radiation generated by atomic fusion in the sun.

He placed Earth in the narrow habitable zone for water-based life. He added oxygen and water to the planet, created DNA-based life, and sovereignly directed the development of this life through diverse means of reproduction, feeding, and self-defense as well as giving it many different shapes, sizes, and abilities. The suitability of our current environment (our planet, solar system, and sun) was the result of God working a carefully crafted plan to make a place just for us. From our limited perspective, he went to a lot of trouble to make this gift to us, which is full of life, beauty, and magnificent design. It was truly “very good” and remains an awe-inspiring gift to this day.

## **The Gift of Self-Consciousness**

Another wonderful gift God has given us is the ability for us to step back and study, analyze, and reflect on the world and ourselves. Though we are embedded in the world, we have been given a perch from which to study it and even watch ourselves doing so. This makes exploration, research, and technology possible. In our minds, we can encompass a vision of the entire universe and how it works. Put another way, each human brain can think about the entire universe as an object—and also think about the fact that we are doing so.

As we contemplate the gift of our existence in the world, we see that God made us not only to inhabit it and use it (as the animals do) but also to know it, reflect on it, and begin to develop its potential. We humans share, in a creaturely way, God’s quality of transcendence.

And it is quite a universe God gave us to reflect on! It is not a little universe, just big enough to hold us (like a crate for a puppy), but a gigantic universe of unimaginable power, design prowess, and

awe-inspiring majesty. Only about 6 percent is matter we can see. The rest is mysterious stuff that we are still trying to figure out. The creation is currently thought to be 13.7 billion light years across—big enough and worthy enough for God himself to enjoy and for us to explore for eternity.

There are currently limitations on how far we can travel through space, but we get quite a view from our earthly window on the cosmos. Perhaps that inaccessibility of most of space reminds us that, while we can enjoy the cosmos and be dazzled by it, we should also be humbled by it. This helps us to resist the temptation to think ourselves equal to God just because we can know some things about his creation. Yet it does not mean we should measure our significance by our microscopic size compared to the scale of the universe. Our significance is better measured by the size of what God created for himself and for *us*, so that we can know and enjoy it for his glory.

## The Gift of Personal Relationship

Another free gift from God is community. Adam and Eve were a gift for each other. Theirs was an arranged marriage *par excellence*. They were called forth from the ground by God's sovereign wisdom and creative power. The Bible does not tell us the details of how God did this. It affirms only that Adam was made from the same ground that was used to make the animals. We can know, however, from what God has said, that at a particular time and place in Earth's history, God created Adam as the first human and endowed him with his image. Upon his creation, Adam was introduced by God to a wonderful garden and a completed but undeveloped world. Adam was equipped to beautify it and was given an open relationship with its Originator-Designer.

Adam was then introduced to Eve—the first female to be made in the image of God. No dowry or work was required for him to “win” her. Eve was a beautiful gift to Adam—one who was neither lower nor higher than he. She was of his very substance—bone of his bone and flesh of his flesh (see Gen. 2:23). Together they were called to the proper use and enjoyment of this new world. They became capable of

a relationship that had analogies to the love, unity, and community enjoyed by the members of the Godhead.

And this most exalted love they enjoyed could also tap into the most powerful of bodily pleasure experiences: sexual orgasm and physical intimacy. God invented and preserved the blessing of sex for us, and he still enjoys our experience of its goodness when we use it as he intends. Poetry, prose, and song still flow today in a never-ending stream that celebrates this “fire of Yahweh” injected into human love: “Set me as a seal upon your heart, as a seal upon your arm, for love is strong as death, jealousy is fierce as the grave. Its flashes are flashes of fire, the very flame of the LORD” (Song 8:6).

Man and woman are truly blessed and exalted over all creatures by the experiences and meaning they can bring to life through God’s gift of the marriage relationship. There is nothing like it in the animal kingdom, anywhere in the universe, or in heaven among the angels.

Psalm 8 reflects humanity’s thanks and praise to God for our position and calling. The psalmist asks how a small and puny mankind could have any significance in such an awesome universe (see v. 4). He answers his own question like this:

You have made him a little lower than the heavenly beings  
and crowned him with glory and honor.  
You have given him dominion over the works of your hands;  
you have put all things under his feet. (vv. 5–6)

O LORD, our Lord,  
how majestic is your name in all the earth! (v. 9)

## **The Great Land Giveaway**

But God had more goodness to give. From his hand, the whole planet lay open to this new family. All the natural resources, continents, forests, seas, streams, plants, and valleys were there for Adam and Eve’s children to care for and use for life. This world, which was inherently and obviously very good, was a gift to humanity from God for his glory and was carefully crafted and developed for them.

Terrain on earth was not preassigned to certain persons, classes, or races (as Israel came to be). Nor were parts of it off-limits (except for the Tree of the Knowledge of Good and Evil). The goods and benefits of *all* the earth were for *all* Adam and Eve's children. All they had to do was arrive at a location, use it, and develop it. It was a free gift of 57 million square miles of land to human tribes and families for thousands of years as they filled the earth.

Humans (with some prodding from God in Genesis 11) pursued their destinations around the world and accepted the free lands from the goodness of their Creator. It is safe to assume that our ancestors claimed land and populated every habitable continent remarkably soon after their quest to do so began. All this land was given away—mostly to folks who quickly forgot whom to thank for it. That, of course, does not negate the wonder and goodness of the gift.

## **Our Response as Givers**

As God's image bearers, we were created with the motivation to create for others. We find delight in designing, creating, and gifting to our families, our children, and our clans or communities. Even as sinners, we experience joy in giving good things to our children and to others we love.

In 2 Corinthians 9:7 Paul reminds the church that they should give not under compulsion but as each determines in his or her own heart, because "God loves a cheerful giver." I love Spurgeon's comment on why this is true of God.

Now observe, first, God loves a cheerful giver for He made the world on the plan of cheerful giving, and a great artist loves all that is consistent with his plan. I say God has made the whole world on this plan, so I will show you. Look at the sun; what an orb of splendor; what a glorious creation of God! Why is it bright? Because it is giving away its light! Why is it glorious? Because it is scattering its beams on all sides! Imagine that it should say, "I will give no more light"; where would be its brightness? If it should say, "I will no more scatter my beams"; where would be its luster? It is in the magnificent

generosity of that great father of the day that his glory consists! It is the grandest of orbs to us, because it gives us so much of that vitalizing force which is heat, and light, and life. Behold the moon, the fair queen of the night. Why do we rejoice in her? Because what light she receives from the sun, she gives again to us! If she were not to give her light, who would speak of her? . . . Even yonder twinkling stars which seem so small to us—do not their brightness and their radiance consist in their giving? “One star differs from another star in glory,” because one star differs from another star in what it is able to yield to us. So it is with the heavenly bodies. . . . The cheerful giver is marching to the music of the spheres, he is in order with God’s great natural laws, and God, therefore, loves him, since He sees His own work in him.<sup>1</sup>

### **From Receivers to Takers**

Though God showed himself to them as the original cheerful giver, Adam and Eve quickly joined the rebellion against this giving God. They doubted his good intentions—despite their glorious earth, a beautiful garden with that all they needed, free and unearned use of and dominion over creation, open fellowship and conversation with God, and the gift of companionship with each other.

Despite it all, they decided that God could not be trusted to tell the truth and act in their best interests. Satan convinced them that God was withholding knowledge from them in order to keep them from being like himself—that God did not want Adam and Eve to have their complete fulfillment. They ate of the Tree in defiance of God’s command, and the world fell into sin and under the power of death.

Sadly, the marvelous gifts of God were quickly misused. Adam and Eve’s son Cain brought forth the fruit of this attitude, taking his brother Abel’s life out of jealousy and rage because Abel’s sacrifice was

1. Charles Spurgeon, “A Cheerful Giver Is Beloved of God” (sermon, Metropolitan Tabernacle, London, August 27, 1868), available online at <https://www.spurgeongems.org/vols13-15/chs835.pdf>, pp. 4–5.

accepted by God and Cain's manipulative offering was not. But that was just the beginning.

Once land was claimed or settled by a tribe or clan, the sharing stopped and the wars began. War, oppression, and extortion became the rule of land acquisition, leaving it to the strong and wealthy—largely to the exclusion of the weak and poor. This horrible history forgets but does not negate the joyful gift of the “very good” earth to Adam and Eve and *all* their children. It reveals our covetousness of others' land and resources for what it is: the sin of living supremely for self and for what others can provide us.

In the Jubilee legislation in Leviticus 25, God pushed back against this attitude of personal entitlement. Through that legislation, God provided protection and security for the land people owned and opportunities for them to redeem it if it was lost for any reason. From this Christian view of land ownership, we have even today a sense that anyone born into this earthly family should have an opportunity for life, liberty, and the pursuit of happiness. Providing people with this has been a challenge in the face of stronger economic, criminal, and military forces.

Thankfully, there is still a sense of injustice we feel at the “occupation” of one country by another or at monopolies that crush small businesses through predatory behavior. The diversity of nations and freedom of markets under law have been providential blessings in many areas of the world. This is nothing but the legacy of God's original gift of the earth to all humans.

There is no record of humans learning to give in Genesis 1–11. In fact, the record is one of jealousy, violence, and hatred of humans for each other. These chapters show a dramatic contrast between the goodness of God in creation and the failed rule of mankind as it filled the earth with violence (see Genesis 6–9).

People's violence and self-glorying ethics replaced thankfulness for all God had given them. Trust was displaced by the notion that humans had the right and power to decide what was good for them—even if it took away their neighbor's life or welfare. The Serpent had claimed that Adam and Eve could even take secret knowledge from God by eating of the Tree. No longer thankful receivers, Adam and

Eve became takers of what they wanted by force—even from God, if necessary. They became friends of the Serpent and made God their rival and therefore their enemy. From then on, for humans, taking replaced giving as the default mode of operation.

But God responded in disciplined grace in Genesis 3 and 9. While confirming their eventual death as the built-in consequence of their sin, he promised to break up mankind’s friendship with evil and to win them back to himself. He promised to put enmity between Adam and Eve’s seed and the seed of the Serpent. He would also protect them from themselves, making it impossible for them to eat from the Tree of Life. God knew that this would confirm them eternally in the fallen state.

Instead, God promised to send his Son (a seed) to crush the Serpent’s head, despite the suffering of that future Son (see Gen. 3:15). In the coming chapters, we will trace how God reclaimed his creatures from a life of taking in order to make them as loving and giving as he is. In order to support that initiative, he continues to shower both his friends and enemies with such blessings as harvests, marital love, children, language, and culture.

## Conclusion

The Judeo-Christian belief in a God who is both good and infinite is unique—unknown in other cultures. This is reflected by the lack of charitable giving that is inherent in secular, pagan, and pantheistic cultures.

The God of the Bible, by contrast, has spawned the greatest outpouring of mercy in human history. It has reached into the homes, cultures, and lives of even its enemies. In the West, we forget the unique and powerful impact of God’s inherent goodness on our cultural values. We forget that his majestic, awe-inspiring universe, and our magnificent planetary home, which is the setting for a dazzling diversity of flora and fauna, are God’s *gifts*. They are not “just here.” Beyond that, we are the recipients of his unique gift to humans: the capacity for the moral excellence and moral agency that only God has. And most wonderfully, we also receive the gift of himself, in Jesus,

which he gave to redeem us and to restore our capacities for moral excellence and agency through a personal but cosmic salvation.

Every breath, every day, every reflective mud puddle, every mountain range, every cool breeze—all of these are gifts that show us the great Giver who bestowed them upon us. Despite our sin, our birth brings us into a giving-dominated cosmos, and Christ ushers us into reunion with the God who is the greatest and original giver.

### **Questions for Review and Reflection**

1. Have you experienced the wonder of creation as being the free expression of God's goodness? If so, can you describe it?
2. What four aspects of creation does this chapter identify that reveal the "gift" nature of what God has created? Can you add any others?
3. Has science's description of the world (as operating under physical laws) reduced, or increased, your sense of being thankful to God for creation? Why?