

# Money Management in a Crisis

*The COVID pandemic caused a worldwide financial crisis, making stewarding God's money more important than ever. Kerby Anderson provides a biblical view of money, giving, debt, and savings.*

A number of years ago, I wrote a book with the appropriate title, *Making the Most of Your Money in Tough Times*.[\[1\]](#) Although there have been tough times in the past, we certainly need some biblical wisdom about our money and how to manage it in our current circumstances. Here are some key principles that I discuss in that book and in a more recent book on the subject of *Christians and Economics*.[\[2\]](#)

## Biblical View on Money

Let's start by correcting a common cliché that money is the root of all evil. Actually, the biblical passage says: "The love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness" (1 Timothy 6:10).



Money is not evil, but the love of money can be a concern. Money can be used to promote good or evil. Money can provide for your family, feed the poor, and promote the gospel. It can also be used to buy drugs, engage in prostitution, and destroy individuals and society.

The real question is: What is your attitude towards money? What do you plan to do with the financial resources God has placed into your hands? Jesus warned us that we should not love money because we cannot serve God and Mammon (Matthew 6:24). In order to have a proper biblical perspective on money, we need to understand what the Bible teaches about wealth and poverty.

While we are talking about money, let's focus some attention on wealth. Within the Christian community, we are often bombarded with unbiblical views of wealth. At one extreme are those who preach a prosperity gospel of "health and wealth" for all believers. At the other extreme are radical Christians who condemn all wealth and imply that a rich Christian is a contradiction in terms.

What is a biblical view of wealth? First, wealth itself is not condemned. The Bible teaches that God gave material wealth to Abraham (Genesis 13), Isaac (Genesis 26), Jacob (Genesis 30), and Joseph (Genesis 39). Other characters in the Old Testament were also wealthy, such as Job (Job 42) and Solomon (1 Kings 3). In fact, we see in Job 42 that God once again blessed Job with material possessions after his trials. In Deuteronomy, Proverbs, and Ecclesiastes, wealth is seen as evidence of God's blessing (Deuteronomy 8; 28; Proverbs 22:2; Ecclesiastes. 5:19).

Even though wealth might be an evidence of God's blessing, believers are not to trust in it. Passages in the Old Testament and the New Testament teach that the believer should not trust in wealth but in God (Proverbs 11:4; 11:28; Jeremiah 9:23; 1 Timothy 6:17; James 1:11; 5:2).

Second, when wealthy people in the Bible were condemned, they were condemned for the means by which their riches were obtained, not for the riches themselves. The Old Testament prophet Amos railed against the injustice of obtaining wealth through oppression or fraud (4:11; 5:11). Micah spoke out against the unjust scales and light weights with which Israel defrauded the poor (6:1). Neither Amos nor Micah condemned wealth per se; they only denounced the unjust means by which it is sometimes achieved.

Third, Christians should be concerned about the effect wealth can have on our lives. We read in many passages that wealth often tempts us to forget about God. Proverbs 30:8-9 says:

“Give me neither poverty nor riches; Feed me with the food that is my portion, That I not be full and deny You and say, ‘Who is the Lord?’” Hosea 13:6 says of those who were satisfied that “their heart became proud” and ultimately forget about the Lord.

## **Biblical View on Giving**

In order to develop a biblical point of view on money, we should first focus on the subject of giving. The concept of the tithe is introduced in the Old Testament. The word tithe means “a tenth part.” Once you understand that someone who, say, makes \$3000 a month and gives only \$100 a month is not tithing. A number of studies have found that only 2-3 percent of households tithe their income to their church.

There is no explicit command in the New Testament to tithe. The primary reason is that the tithe was for the Levites and the priests. The substitutionary death of Christ for our sins did away with the need for a temple and priests.

In the New Testament, we do see numerous verses calling for believers to give. For example, we are to give to those who minister (1 Corinthians 16:1; Galatians 2:10). We are to give to those who trust God to supply their needs (Philippians 4:19). We are to give as God has prospered them (1 Corinthians 16:2) and are to give cheerfully (2 Corinthians 9:7). And the Bible teaches that we will ultimately give account of our stewardship (Romans 14:12).

The first century believers set a high standard for giving. They sold their goods and gave money to any believer in need (Acts 2:45). They sold their property and gave the entire amount to the work of the apostles (Acts 4:36-5:2). And they also gave generously to the ministry of Paul (2 Corinthians 8:1-5) on a continual basis (Philippians 4:16-18).

Even though the tithe was no longer required, it appears that

the early believers used the tithe as a base line for their giving. After all, a large majority of the first century believers were Jewish, and so they gave not only the tithe but above and beyond the requisite ten percent.

Paul makes it clear that Christians are not to give “grudgingly or under compulsion” but as each believer has “purposed in his heart” (2 Corinthians 9:7). Although the tithe was no longer the mandatory requirement, it seems to have provided a basis for voluntary giving by believers.

There is also a correlation between sowing and reaping. 2 Corinthians 9:6 says: “Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.” Elsewhere in Scripture, we read that the size of a harvest corresponds to what we scatter. Proverbs 11:24-25 says: “There is one who scatters, and yet increases all the more, And there is one who withholds what is justly due, and yet it results only in want. The generous man will be prosperous, And he who waters will himself be watered.” Notice that a spiritual harvest may be different from the kind of seed that is sown. For example, a material seed (giving to ministry) may reap a spiritual harvest (1 Corinthians 9:9).

Finally, we are to give according to what we have purposed in our hearts. 2 Corinthians 9:7 says: “Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.”

## **Biblical View on Debt – Part 1**

The Bible has a number of warnings concerning debt. Proverbs 22:7 says: “The rich rule over the poor, and the borrower is a servant to the lender.” When you borrow money and put yourself in debt, you put yourself in a situation where the lender has significant influence over you.

Many other verses in the Proverbs also warn about the

potential danger of taking on debt, especially another person's debt (Proverbs 17:18; 22:26-27; 27:13). While this does not mean that we can never be in debt, it does warn us about its dangers.

If you are debt free you are free to follow the Lord's leading in your life. If you are in debt, you are constrained and become a servant to the lender. People who are in financial bondage are not emotionally or spiritually free. Their financial obligations wear heavy upon their mind and spirit.

The Bible also teaches that it is wrong to borrow and not repay. Psalm 37:21 says: "The wicked borrows and does not pay back, but the righteous is gracious and gives."

Some have taught that Christians should never go into debt. The basis for that teaching is usually the passage in Romans 13:8 because it says: "Owe nothing to anyone."

Although some have argued that this verse prohibits debt, the passage needs to be seen in context. This passage is not a specific teaching about debt but rather a summary of our duty as Christians to governmental authority. Paul is teaching that we should not owe anything to anyone (honor, taxes, etc.). But he is not teaching that we should never incur debt. While it is better that we are debt-free, this passage is not commanding us to never go into debt.

The Bible is filled with biblical passages that provide guidelines to lending and borrowing. If debt was always wrong, then these passages would not exist. After all, why have passages providing guidelines for debt if debt is not permitted? Certainly there would be a clear prohibition against debt. We should point out that the clear implication of Romans 13:8 is that we should pay our debts and it would be wise if we would pay our debts off as quickly as possible.

## **Biblical View on Debt – Part 2**

One of the consequences of debt is that we can often deny reality. In order to realistically deal with the debt in our lives we need to get rid of some of the silly ideas running around in our heads.

For example, you are NOT going to win the lottery. Your debt problem is NOT going to go away if you just ignore it. And a computer glitch in your lender's computer is NOT going to accidentally wipe out your financial records so that you don't have to repay your debt.

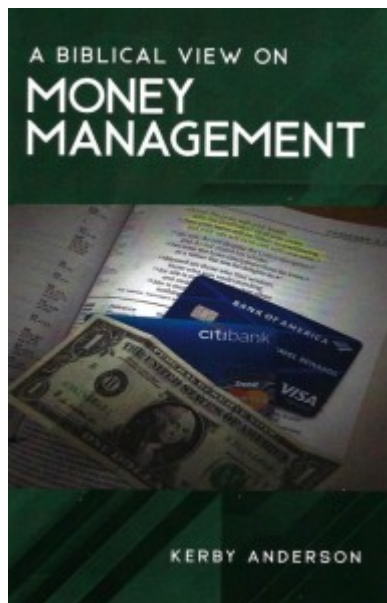
Another consequence of debt is a loss of integrity. When we cannot pay, we start saying "the check's in the mail" when it isn't. We not only kid ourselves but we try to mislead others about the extent of our problem with debt.

Sometimes debt even leads to dishonesty. Psalm 37:21 says: "The wicked borrows and does not pay back." We should repay our debts.

A third consequence of debt is addiction. Debt is addictive. Once in debt we begin to get comfortable with cars, consumer goods, furniture, etc. all funded through debt. Once we reach that comfort level, we go into further debt.

A final consequence of debt is stress. Stress experts have calculated the impact of various stress factors on our lives. Some of the greatest are death of a spouse and divorce. But it is amazing how many other stress factors are financially related (change in financial state, mortgage over \$100,000). When we owe more than we can pay, we worry and feel a heavy load of stress that wouldn't exist if we lived debt free.

## **Biblical View on Savings**



It is always important for us to get out of debt. I have written another booklet on the subject of debt. If you are in debt or want to learn more about government debt and personal debt, I encourage you to obtain that booklet. Email me your name and address at [kerby@probe.org](mailto:kerby@probe.org) and I will send it to you.

We should not merely work to get out of debt and eventually break even. Savings and investing should be part of your budget and part of your life plan. Saving and investing are ultimately a means to an end. You may be saving for your kids' college or saving for your retirement.

America used to be a nation of savers. In fact, thrift was a foundational element of American society. The architect Louis Sullivan even carved the word THRIFT over the door of his bank. Thrift was seen as a private moral virtue that made public prosperity possible. Americans supported institutions that encouraged savings.

The Bible encourages us to save. In Proverbs it encourages those who do not save to consider how a lowly creature like the ant prepares for the future. "Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest" (Proverbs 6:6-8).

The writer of Proverbs also talks about how wise people save in contrast to foolish people who do not. "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has" (Proverbs 21:20).

We should always have a budget. Author and speaker, John

Maxwell, has a great definition of a budget: "A budget is people telling their money what to do instead of wondering where it went." A budget is a plan for saving and spending.

The book of Proverbs admonishes us to plan. Proverbs 16:3 says, "Commit your works to the LORD And your plans will be established." But as we develop these plans for the future, we also need to be sensitive to the Lord's leading. "The mind of man plans his way, but the Lord directs his steps" (Proverbs 16:9).

The Bible promises that good things will happen when we plan. "Good planning and hard work lead to prosperity" (Proverbs 21:5, NLT). By contrast, the Bible also teaches that your plans will fail if these plans are not within the will of God. Isaiah 30:1 says, "'Destruction is certain for my rebellious children,' says the Lord. 'You make plans that are contrary to my will. You weave a web of plans that are not from my Spirit, thus piling up your sins.'"

If you do not have anything in savings, you need to begin by putting aside a cash reserve for emergencies. Proverbs 22:5 says, "The prudent sees danger and hides himself, but the simple go on and suffer for it." Everyone needs a cash reserve for major emergencies (fire, tornado, earthquake) and even for small emergencies and inconveniences (broken appliance, car repair, flat tire).

Most financial advisors suggest that you have six months' worth of income set aside for an emergency or unexpected expense. You may not have that set aside right now, but today is a good time to start setting aside some money. Make your first goal to set aside one month's worth of income.

This has been a brief overview of money management. I encourage you to read books[\[3\]](#) and visit websites that will give you even more direction on how to use your money. The Bible provides insight in giving, savings, and debt. Apply



these principles and allow God to bless you.

## Notes

1. Kerby Anderson, *Making the Most of Your Money in Tough Times* (Eugene, OR: Harvest House), 2009.

2. Kerby Anderson, *Christians and Economics* (Cambridge, OH: Christian Publishing House), 2016).

3. Randy Alcorn, *Money, Possession and Eternity* (Wheaton, IL: Tyndale House), 2003.

Kerby Anderson, *Christians and Economics* (Cambridge, OH: Christian Publishing House), 2016.

Kerby Anderson, *Making the Most of Your Money in Tough Times*. (Eugene, OR: Harvest House), 2009.

Larry Burkett, *How to Manage Your Money: An In-Depth Bible Study on Personal Finances* (Chicago, IL: Moody), 2002.

Jay Richards, *Money, Greed, and God* (NY: Harper One), 2009.

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# What's Your Superpower?

If you could choose a superpower, which one would it be? When asked this question as an icebreaker, I've heard some people say they'd love to fly; others say they would choose mindreading. Some would love to be invisible.

But for the believer in Jesus, the idea of having superpowers isn't a fantasy.

It is the *reality* of being indwelt by God Himself, the source of actual and real supernatural power. And He gives gifts, spiritual gifts, that consist of supernatural enabling.

We find the spiritual gifts in four places in the New Testament: 1 Corinthians 12 and Romans 12, Ephesians 4 and 1 Peter 4.

Consider these spiritual gifts—superpowers, if you will—given by the Holy Spirit to allow His people to minister to others:

**Teaching** – The supernatural ability to explain clearly and apply effectively the truth of the Word of God.

**Pastor/Teacher** – One who is supernaturally equipped to shepherd and feed the flock of God with the result of their growth and maturity.

**Evangelism** – The supernatural capacity to present the gospel message with exceptional clarity and an overwhelming burden for those who don't know Christ.

**Word of Knowledge** – The supernatural ability to receive information and truth directly from God without natural means. To know without knowing how you know.

**Word of Wisdom** – The supernatural ability to have insight concerning God's perspective and relay this insight succinctly to others. "Deep insight with handles."

**Faith** – The supernatural ability to believe God for the impossible.

**Exhortation (Encouragement)** – The supernatural ability to come alongside and help others by comforting, encouraging, challenging, and rebuking.

**Showing Mercy** – The supernatural ability to minister

compassionately and cheerfully to those who are difficult to minister to.

**Giving** – The supernatural ability to give of one's material goods to the work of the Lord consistently, generously, sacrificially, with wisdom and cheerfulness.

**Leadership/Administration** – The supernatural ability to organize and lead projects while handling people tactfully and providing the vision to keep them at the task.

**Service** – The supernatural ability to serve faithfully and joyfully behind the scenes, in practical ways, in long-term commitments to service.

**Helps** – The supernatural ability to minister joyfully to God's people in short-term service with flexibility and sensitivity to what needs to be done.

**Discernment of Spirits** – A supernatural ability to distinguish between the spirit of truth and spirit of error, between holiness and evil. Can instantly sniff out when someone's a phony or lying.

My husband and I created a list of diagnostic questions to help people find their superpowers, which you can find here: [www.probe.org/how-do-you-determine-your-spiritual-gift/](http://www.probe.org/how-do-you-determine-your-spiritual-gift/)

Flying and mind-reading aren't on our list, but you might find your superpower here!

This blog post originally appeared at [blogs.bible.org/engage/sue\\_bohlin/whats\\_your\\_superpower](http://blogs.bible.org/engage/sue_bohlin/whats_your_superpower) on Apr. 4, 2017.

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# **“Should We Give Our Tithes Directly to the Pastor?”**

A lady in our church said that God said to give all of our tithes and offerings to the pastor for him personally. He gets a weekly salary and works outside the church. Something did not feel right to give my tithes directly to a man and not to God's house per se. Am I wrong to feel not right in my spirit?

It's a bit difficult to know precisely what to say in a situation like this, since I am not familiar with all the details. However, you may be right to feel some discomfort in your spirit about this. Suffice it to say that while the laborer is worthy of his wages (Luke 10:7), there should also be some structure for accountability. (Titus 1:7 indicates that those in church leadership are stewards over God's flock, and 1 Cor. 4:2 requires that stewards be found faithful.) It seems to me that there should be a group of leaders in the church who wisely and prayerfully make decisions regarding the use and allocation of church finances. This is what the church seems to have already done by providing a weekly salary to the minister for his services. At any rate, it seems to me that money should be given to the church and then wisely distributed by a group of leaders in the church. From the money given to the church, then, the pastor's salary would be paid, other church workers might be paid, missionaries might be supported, the poor might be helped, etc. This, it seems to me, is the wisest and safest way to handle the church's resources. So without knowing all of the details in this particular case, I am inclined to agree with your assessment of the situation.

Shalom,

Michael Gleghorn

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# **“How Do You Determine Your Spiritual Gift?”**

**How do people determine their spiritual gift? Is it through prayer? Or does the Lord reveal it to them in some way?**

There are several ways. Praying for guidance about your spiritual gift(s) is the first step, certainly. Also important is educating yourself to find out what the gifts are and what they look like in operation. And ask the people around you what they think your gifts are, if the people around you know anything about spiritual gifts! (They are found in 1 Corinthians 12:7, 11; Romans 12:4-8; Ephesians 4:7; and 1 Peter 4:10.)

I have discovered that when you're operating in an area of supernatural gifting, it's like getting on the moving sidewalks at airports—you can get where you're going twice as fast as the people walking next to you who *aren't* on the people mover, and there's energy and power and a spring in your step. It's FUN! When you're using your spiritual gifts, you are aware of operating in God's power and strength instead of your own. . . and the Spirit-led response is humility instead of pride.

After studying spiritual gifts, my husband Ray and I compiled a spiritual gifts inventory that some have found helpful. I hope you do too. (These are limited to the ministry gifts and

do not include the foundational gifts of apostleship or prophet, nor the sign gifts of tongues, interpretation of tongues, healings or miracles.)

## **Spiritual Gifts Evaluation**

**Teaching** – *The supernatural ability to explain clearly and apply effectively the truth of the Word of God.*

- Do you love the Body of Christ and desire that others know more about Scripture and how to apply it?
- Do you love studying the Word of God?
- Do you have a passion for sharing the insights and principles you have learned from the Word?
- Do you find it a challenge to make complicated truths simple and understandable?

**Pastor/Teacher** – *One who is supernaturally equipped to shepherd and feed the flock of God with the result of their growth and maturity.*

- Do you deeply love the people of God?
- Do you feel a yearning to model the principles of Scripture and mentor others so that they can follow Christ also?
- Do you feel God's calling to shepherd His people, tenderly nurturing and nourishing them?

**Evangelism** – *The supernatural capacity to present the gospel message with exceptional clarity and an overwhelming burden for those who don't know Christ.*

- Do you find yourself in situations where the topics of Christ and salvation come up?
- Do you gravitate toward relationships with non-Christians?
- When others hear you explain the gospel, do they respond by trusting Christ?
- Do you have a passion for the lost?

**Word of Knowledge** – *The supernatural ability to receive information and truth directly from God without natural means. To know without knowing how you know.*

- Do you find yourself “knowing” something you did not learn, and unable to explain how you know it?
- If you feel that God has given you a message to give to another Christian, is it confirmed by that person’s response as truly coming from God?

**Word of Wisdom** – *The supernatural ability to have insight concerning God’s perspective and relay this insight succinctly to others. “Deep insight with handles.”*

- Do you experience flashes of insight on spiritual things, unusual in their clarity?
- Are you able to express this wisdom in ways that minister to people?
- Do you recognize wisdom in others when you hear it?
- Do people consider you unusually wise, and trust your judgment?
- Do you find yourself being quoted, and you recognize the quote as “a God thing”?

**Faith** – *The supernatural ability to believe God for the impossible.*

- When diverging roads appear before you, are you able to see God’s path based on His word, in a way that others miss?
- Do you depend on God’s resources and guidance to an unusual degree?
- Are you able to firmly claim God’s presence in the midst of chaos?
- When God answers your prayers, is your response one of calm satisfaction rather than wonderment?

**Exhortation (Encouragement)** – *The supernatural ability to come alongside and help others by comforting, encouraging, challenging, and rebuking.*

- Are you especially sensitive to people?
- When you encourage someone, do they respond with grateful appreciation?
- Is the timing of your encouragements usually “perfect”?
- When you challenge or rebuke another believer, is it well received?

**Showing Mercy** – *The supernatural ability to minister compassionately and cheerfully to those who are difficult to minister to.*

- Do you have the ability to sense when a person is in need, even before they tell you?
- Are you drawn to people with emotional or physical pain, and to those society considers “unlovely”?
- Do you have an intuitive sense of when to be quiet and when to speak, or what to say and what not to say?
- Do people seek you out when they’re hurting? Do they enjoy having you around?

**Giving** – *The supernatural ability to give of one’s material goods to the work of the Lord consistently, generously, sacrificially, with wisdom and cheerfulness.*

- Are you enthusiastic when presented with an opportunity to give money to meet a need?
- Are you constantly looking for ways to give?
- Do you enjoy giving privately or anonymously?
- Do you REALLY think of money as God’s, not yours?

**Leadership/Administration** – *The supernatural ability to organize and lead projects while handling people tactfully and providing the vision to keep them at the task.*

- Do you enjoy taking a disorganized situation and straightening it out?
- Are you able to motivate others to complete the project? Do people respond when you step in to give leadership?
- Do you enjoy planning and completing projects?



- Do you enjoy sorting out details, or do they frustrate you?

**Service** – *The supernatural ability to serve faithfully and joyfully behind the scenes, in practical ways, in long-term commitments to service.*

- Do you willingly volunteer to help with details?
- Do you prefer to work behind the scenes?
- Do you gain a sense of satisfaction when others succeed as a result of your behind-the-scenes work?
- Is faithfulness over the long term important to you?

**Helps** – *The supernatural ability to minister joyfully to God's people in short-term service with flexibility and sensitivity to what needs to be done.*

- Are you sensitive to specific and immediate needs?
- Are you flexible?
- Would you rather meet a one-time need than commit yourself to long-term service?

**Discernment of Spirits** – *A supernatural ability to distinguish between the spirit of truth and spirit of error, between holiness and evil. Can instantly sniff out when someone's a phony or lying.*

- Do you have an internal alarm that goes off when you encounter something phony or evil?
- Even when you're the only one who senses something wrong, is your "intuition" eventually validated?
- Do you (and others) consider yourself a good judge of character?

Hope this helps!

Sue Bohlin  
Probe Ministries

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# Giving Can Improve Your Health; Science Says So

Want happiness and fulfillment in life? Then practice giving, advises an influential medical professor.

It really is good to be good, claims Stephen Post, Ph.D., professor at Case Western Reserve University School of Medicine. Science says it is so.

Post and coauthor Jill Neimark present evidence in their recent book, *Why Good Things Happen to Good People*.<sup>{1}</sup> As head of an institute supported by philanthropist Sir John Templeton<sup>{2}</sup>, Post has funded over fifty studies [related to giving] at forty-four major universities. He's convinced that giving is essential for optimum physical and mental health in a fragmented society.

Post says research has produced remarkable findings: Giving protects overall health twice as much as aspirin protects against heart disease. If pharmaceutical companies could charge for giving, we might see ads for Give Back instead of Prozac, he speculates. One program, Rx: Volunteer, has some California HMO physicians giving volunteerism prescriptions to their Medicare patients.

## All You Need is Love?

Post and Neimark say around 500 scientific studies demonstrate that unselfish love can enhance health. For instance, Paul Wink, a Wellesley College psychologist, studied University of California Berkeley data that followed about two hundred people every decade since the 1920s. Giving during high school correlated with good mental and physical health across life

spans. Givers experienced these benefits regardless of the warmth of their families, he found.

Other research says that giving correlates with lower teen depression and suicide risk and with lower depression among the elderly. Studies at Stanford and elsewhere found links between frequent volunteering and delaying death. Post says giving even trumps receiving when it comes to reducing mortality.

Give more; enjoy life and live longer? Maybe, as Jesus famously said, “It is more blessed to give than to receive.”[{3}](#)

Illustrations abound of givings personal benefits. Millard Fuller, a millionaire, gave away much of his wealth at age thirty. He and his wife, Linda, sold their business and affiliated with Koinonia Farm, a Georgia Christian community. They built houses in Zaire and then founded Habitat for Humanity in 1976 to help needy people build affordable homes. Fuller’s goal was to eliminate poverty housing from the face of the earth. Get rid of shacks!

Today Habitat volunteers have constructed over 225,000 houses, helping over a million people in over 3,000 communities worldwide. Countless volunteers attest to the personal satisfaction their involvement brings.

## **From Playmate to Orphan Care**

Post and Neimark relate an intriguing tale of a former *Playboy* model who has devoted her life to helping poor kids in Haiti. Susan Scott Krabacher’s childhood helped her connect with the hurting children she now serves. Sexual abuse, her mother’s psychiatric breakdown, multiple foster homes, and her brother’s suicide took their emotional toll. In her late teens, she became a *Playboy* centerfold and moved into the Playboy mansion.

Ten years of playing mixed with depression. Eventually she reconnected with the faith of her youth. Observing Haiti's poverty prompted her to learn more of the biblical take on life. The foundation she and her husband started runs three orphanages for 2,300 children. "I work long hours," Krabacher notes, "put up with unbelievable sacrifice, bury too many children, and get no compensation but love, which is the greatest freedom you can know and the most important thing in the world."

Post would agree. Do you desire happiness, love, safety, security, loyal friends, true connection, or a benevolent and hopeful world? He has one answer: Give. You'll be happier, healthier, and live longer. Love cures, wrote the esteemed psychiatrist Karl Menninger. It cures both the ones who give it and the ones who receive it.

## Notes

1. Stephen Post, Ph.D., and Jill Neimark, *Why Good Things Happen to Good People* (New York: Broadway Books, 2007), [www.whygoodthingshappen.com](http://www.whygoodthingshappen.com).
2. Institute for Research on Unlimited Love: [www.unlimitedloveinstitute.org](http://www.unlimitedloveinstitute.org).
3. [Acts 20:35](#) NASB.

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# Giving Can Be Good for You:

# Science Says So

## “All You Need is Love”

Do you want happiness and fulfillment in life? Then practice giving, advises an influential medical professor.

“It really is good to be good,” claims Stephen Post, PhD., professor at Case Western Reserve University School of Medicine. “Science says it is so.”[\[1\]](#)

Post and coauthor Jill Neimark present evidence in their book, [Why Good Things Happen to Good People](#). The institute Post heads has funded “over fifty studies [related to giving] at forty-four major universities.”[\[2\]](#) He’s convinced that giving is essential for optimum physical and mental health in a fragmented society.

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Other research says that giving correlates with lower teen depression and suicide risk and with lower depression among the elderly. Studies at Stanford and elsewhere found links between frequent volunteering and delaying death. Post says

giving even trumps receiving when it comes to reducing mortality.{5}

Give more; enjoy life and live longer? Maybe, as Jesus famously said, “It is more blessed to give than to receive” (Acts 20:35 NASB). Both Jewish and Christian biblical texts admonish us to “Love your neighbor as yourself” (Leviticus 19:18; Mt. 22:39 NIV). I don’t know about you, but I find it fascinating to explore these ways that contemporary science and social science often highlight the value of ancient biblical principles.

Post presents research to support the value of ten ways of expressing giving love. Here we will examine four of them: compassion, humor, loyalty, and listening.

“Love cures,” wrote the esteemed psychiatrist Karl Menninger. It cures “both the ones who give it and the ones who receive it.”{6}

## Compassion’s Benefits

Illustrations abound of giving’s personal benefits.

Millard Fuller, a millionaire, gave away much of his wealth at age thirty. He and his wife, Linda, sold their business and affiliated with Koinonia Farm, a Georgia Christian community. They built houses in Zaire and then founded [Habitat for Humanity](#) in 1976 to help needy people build affordable homes. Fuller’s goal was “to eliminate poverty housing from the face of the earth. Get rid of shacks!”{7}

Today, Habitat volunteers have constructed over two hundred twenty-five thousand houses, helping over a million people in over three thousand communities worldwide.{8} Countless volunteers attest to the personal satisfaction their involvement brings. And they’re in over ninety countries. In Amman, Jordan, for example, I had lunch with the Habitat

director there who involves compassionate volunteers in the Middle East.

As I reflect on his work, I'm reminded of another Middle Eastern leader who showed great compassion. One of His followers wrote, "When he [Jesus] saw the crowds, he had compassion on them, because they were harassed and helpless, like sheep without a shepherd" (Matthew 9:36 NIV).

Stephen Post says "we're hardwired to open our hearts and to care—and in fact, compassion is important for the survival of the species."[{9}](#) He cites preliminary psychological research in which "compassion significantly reduced depression and stress."[{10}](#)

In that light, consider the intriguing tale of a former *Playboy* model who has devoted her life to helping poor kids in Haiti. Susan Scott Krabacher's childhood helped her connect with the hurting children she now serves. Sexual abuse, her mother's psychiatric breakdown, multiple foster homes, and her brother's suicide took their emotional toll. In her late teens, she became a *Playboy* centerfold and moved into the Playboy mansion.

Ten years of playing mixed with depression. Eventually she reconnected with the Christian faith of her youth. Observing Haiti's poverty prompted her to learn more of the biblical take on life. The foundation she and her husband started runs three orphanages for twenty-three hundred children. "I work long hours," Krabacher notes, "put up with unbelievable sacrifice, bury too many children, and get no compensation but love, which is the greatest freedom you can know and the most important thing in the world."[{11}](#)

## **Humor – Good Medicine**

There are intriguing parallels between some modern social scientific findings and time-tested biblical life-lessons. One

of these involves humor. An ancient proverb says, “A joyful heart is good medicine” (Prov. 17:22 NASB).

Humor heals. Think about how you felt the last time you roared with laughter. Maybe a funny movie, a family situation, or an uproarious joke session had you even crying and gasping for air. Your abdominal muscles and heartbeat went wild. One Stanford psychiatrist “found that a hundred laughs is the aerobic equivalent of ten minutes of rowing.”[\[12\]](#)

Stephen Post sees humor as a way to help others, “a very effective way of connecting, of lightening another’s life as well as our own.” Interviews with Holocaust survivors conducted by a Tel Aviv University researcher found that many cited humor “as a way of surviving trauma.” Post notes that Ronald Reagan was a master of using humor to put other people [and perhaps himself] at ease. When President Reagan was shot and at risk of dying, he quipped to the emergency room doctors, “I hope you’re all Republicans.”[\[13\]](#)

Of course, bitter humor can hurt rather than heal. But positive humor can help people relate and communicate openness. Post cites psychologist Robert Provine who monitored and analyzed over twelve hundred “bouts” of laughter in public places. Provine says shared, contagious laughter can be “an important signal you send to someone that says, ‘This is play. I’m not going to attack or hurt you.’”[\[14\]](#)

Humor is also important for a successful marriage, according to University of Washington psychologist John Gottman. He found that coping with issues “through dialogue, laughter, and affection” was a good predictor of whether marriages would last.[\[15\]](#)

On a Detroit TV talk show, the host and I were discussing my book, *Secrets of Successful Humor*. He asked about humor and marriage. I told him, “The secret of our marriage is that we take time two evenings each week to go out to a lovely



restaurant. A nice dinner, some candlelight, soft music, a slow walk home. She goes Tuesdays; I go Fridays.”

It hit a nerve. The host roared, long and loud. Contagious laughter spread throughout the studio audience. We all enjoyed some communal fun that helped open us up to each other.

## Loyalty Bonds

A famous biblical proverb notes, “A friend is always loyal, and a brother is born to help in time of need” (Prov. 17:17 NLT). Post believes that “Loyalty is love that lasts. . . . The commitment inherent in loyalty defuses our deepest existential anxiety.” He continues: “Broken covenants are hard to restore and never quite attain their state of original trust. It’s not easy to find loyalty in our society.”[\[16\]](#)

Marriage and friendship, of course, can be significant expressions of loyalty. University of Chicago demographer Linda Waite and Maggie Gallagher co-authored the book *The Case for Marriage: Why Married People Are Happier, Healthier, and Better Off Financially*. Analyzing data from over six thousand families, Waite discovered strong correlations between marriage and longevity. Gallagher says their research demonstrated that, compared to similar singles, married folks “are physically healthier, live longer . . . experience less anxiety, depression, hostility, and loneliness, and are more likely to tell you that they’re happy with life in general. They have more sex than single people of the same age.” Of course there’s a caveat, Post notes. High-conflict marriages bring stress and can lower immune function.[\[17\]](#)

Friendships count, too. University of North Carolina sociologist Rebecca Adams’ frequent childhood moves had her attending thirteen schools by the time she entered college. She feels she learned how to *make* new friends but wasn’t as good at *maintaining* them. These experiences helped motivate

her to study friendship. She's discovered strong links between quality of relationships and mental well-being. Adams notes, "It's been shown over and over again that friendship is more important to psychological well-being than family relations are. . . . Friendships are voluntary. So we'll choose friendships that support our psychological well-being."[\[18\]](#)

Men can learn a lot from women about friendship. Male and female friendship styles often differ, Adams says: "Men define their friendships in terms of shared activities, and women define them in terms of conversation. For men, a friend is their fishing, golfing, or bowling buddy. For women, a friend is someone they can confide in." Of course there are exceptions, but Post notes that emotional intimacy is what nourishes friendships most.[\[19\]](#)

Giving love through compassion, humor, and loyalty all contribute to our well-being. But, is anybody listening?

## **"I'm Listening"**

The television comedy *Frasier* was one of the most popular TV series in U.S. history. It's been called "a thinking person's comedy." Reruns are ubiquitous, about six episodes daily in our area. Frasier Crane, the protagonist, is a caring, sensitive, cultured—but insecure and sometimes pompous—Seattle radio psychiatrist who always greets his callers with, "I'm listening." Yet sometimes he becomes so wrapped up in himself that he tunes others out. He's not alone. In one amusing scene, Frasier's ex wife, Lilith (also a psychiatrist), tries to converse with Frasier's brother, Niles (yet another psychiatrist), about an especially weighty matter. Niles, focused on a video game, doesn't pay her sufficient attention, prompting Lilith to exclaim, "Is there a *chair* here I could talk to?"

I confess that in our home, my wife Meg sometimes has to use

Lilith's line to get my attention. (Mind you, I don't confess that it's as often as *she* might *claim*!) But listening is a powerful form of affirmation and an important tool in understanding and communication. Solomon, a wise Jewish king, wrote, "What a shame, what folly, to give advice before listening to the facts!" (Proverbs 18:13 NLT)

Stephen Post writes, "When we truly absorb another's story, we are saying, 'You count. Your life and feelings and thoughts matter to me. And I want to know who you really are.'" He claims that listening can help both the listener and the one listened to. New studies indicate: "Listening activates the part of our brains hardwired for empathy. . . . When we listen to others in pain, their stress response quiets down and their body has a better chance to heal."[\[20\]](#)

Post says that without a good listener, we can feel terribly alone, "like the psalmist in the Bible who cries out, 'No man cared for my soul.'" He continues, "This has led some scholars to call the God of the Psalms a God of listening. Our need for a listener is an inherent aspect of all prayer."[\[21\]](#)

So, giving love is good for you. Science says so. Compassion, humor, loyalty, and listening are important ways you can express giving love. Is it as intriguing to you as it is to me that contemporary science and social science are often in harmony with age-old biblical counsel? Makes me think I should read the Bible more often.

## Notes

1. Stephen Post, PhD, and Jill Neimark, *Why Good Things Happen to Good People* (New York: Broadway Books, 2007), 15.
2. Ibid., 1.
3. Ibid., 7.
4. Ibid, 7-8, 48-51.
5. Ibid., 8-10, 68-69.
6. Ibid., 2.

7. Ibid., 25, 275.
8. [www.habitat.org](http://www.habitat.org)
9. Post and Neimark, *Why Good Things Happen*, 179-180.
10. Ibid., 184.
11. Ibid., 177-8; see also Susan Krabacher (as told to Kristi Watts), "Diary of a Playboy Centerfold," *The 700 Club*, [www.cbn.com/700club/features/amazing/Susan\\_Krabacher061506.aspx](http://www.cbn.com/700club/features/amazing/Susan_Krabacher061506.aspx); accessed January 24, 2008.
12. Post and Neimark, *Why Good Things Happen*, 132.
13. Ibid., 133-135.
14. Ibid., 139-140.
15. Ibid., 141-142.
16. Ibid., 199-200.
17. Ibid., 203-205.
18. Ibid., 216-217.
19. Ibid., 221.
20. Ibid., 231-232.
21. Ibid., 234.

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## **Biblical Perspective on Giving – Giving Cheerfully and Sacrificially**

*Kerby Anderson provides a balanced, biblical perspective on how we should approach giving as Christians. One key point stressed from the book of 1st Corinthians is that God loves a cheerful giver and He honors those who give beyond their perceived ability. Read this article with an open heart asking God for His guidance on your giving habits.*

# The Controversy

In this article we are going to be talking about a biblical perspective on giving. In the past, we have discussed biblical principles concerning spending and focused primarily on the subject of [debt and credit](#).<sup>{1}</sup> Here we will discuss such issues as the Old Testament tithe, New Testament giving, and related questions that often surface in the minds of Christians.

At the outset, we should acknowledge that there is some controversy surrounding a biblical perspective of giving. For example, if you ask if a Christian should tithe, you will get very different answers from various members in the body of Christ.

In fact, asking the question in some churches today is likely to start an argument. A few months ago, *The Wall Street Journal* ran an article entitled The Backlash Against Tithing.<sup>{2}</sup> More recently CBS News ran a feature, To Tithe or Not To Tithe?<sup>{3}</sup> Even the secular media is noticing how controversial tithing has become in some churches.

The idea that Christians should give ten percent of their income to the church has become quite controversial and is increasingly being challenged. Church members say they should be free to donate whatever they choose. Some are reacting against a strong promotion of church giving that includes sermons, flyers, and brochures. Some balk at churches that have set up giving kiosks where church members can give using their debit cards. They have called them Gods ATM machines.

Others are reacting to the legalism that says the Old Testament law code concerning the tithe applies to the New Testament church age. And still others want to be good stewards of their giving and want to know more about how a church spends its money.

The best estimates are that Christians give about two and one-half percent of their income to the church, far below the ten percent advocated by those teaching tithing. And it appears that church giving is on the decline partially due to a decline in regular attendance and also due to the fact the Christians are giving to other charitable organizations. They balk at the idea that the church is Gods storehouse and want to give to other mission agencies and Christian organizations.

It isnt that Christians are stingy. Last year Americans gave an estimated \$97 billion to churches, and that is almost a third of the countrys \$295 billion in charitable donations.[{4}](#)

A number of church leaders and theologians have also entered the debate. They point out that the tithe was an Old Testament requirement, and that New Testament believers no longer live under the Law but under grace.

So in this article we look at the relationship between tithing and charitable giving while looking at the idea of giving in both the Old Testament and the New Testament.

## **The Old Testament Tithe**

How are the tithe and charitable giving related? In order to answer that question we need to understand the relationship between the Old Testament tithe and New Testament giving. Lets begin with the teaching about the tithe. The Old Testament principle of the tithe provides the foundation for New Testament giving.

The word tithe means a tenth part. Once you understand that, you realize that many people use the phrase tithe, but arent really accurate in using it. Someone who makes \$3000 a month and gives only \$100 a month is not tithing. One study found that only three percent of households tithe their income to their church.[{5}](#)

The principle of the tithe can be found in Leviticus 27:30 which says, A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord. We can derive three principles from this passage. First, the tithe was applied to everything from the land and did not just apply to some income or wealth. Second, the tithe belongs to the Lord and not to the people. And, third the tithe is holy, that is, it is set apart and should be given to the Lord.

What if a believer in the Old Testament did not tithe? The answer to that question can be found in Malachi 3:8-10. It says,

*Will a man rob God? Yet you are robbing Me! But you say, How have we robbed You? In tithes and offerings. You are cursed with a curse, for you are robbing Me, the whole nation of you! Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this, says the Lord of hosts, if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.*

If the nation of Israel refused to pay the tithe, then they were considered guilty of robbing God. The Israelites were to bring the whole tithe into the storehouse, not just part of the tithe.

In the Old Testament, the tithe was not voluntary but mandatory. Two kinds of giving are taught in the Bible: giving to the government (compulsory) and giving to God (voluntary). Israel was not only a spiritual community but a nation. The tithe was necessary to fund the nation. That is why many have referred to the tithe as a precursor to taxes. Israel was a theocracy, and the priests were the leaders of the government. They were supported by the tithe.

There were actually three tithes. One tithe was for the priests and Levites: A tithe of everything from the land,

whether grain from the soil or fruit from the trees, belongs to the Lord (Leviticus 27:30). This was paid to the Levites, who in turn gave a tenth of that to the priests (Number 18:26). This would be similar to the New Testament giving that goes toward ministry.

The second tithe provided funds for the Jewish festival (Deuteronomy 12:17-18). And a third tithe was to provide support for the widow, orphans, and poor (Deuteronomy 14:26-28). The first two were regularly collected, while the last one was collected every third year. Thus, the total amount of tithe was approximately twenty-three percent each year.

The tithe in the Old Testament was to be given from the first fruits. Proverbs 3:9 says, Honor the Lord from your wealth / And from the first of all your produce. The tithe was to be the first and the best of the crop, not an afterthought.

The first fruits applied to the vineyard (Leviticus 19:23-25) as well as to the production of grain and fruit trees (Exodus 23:16). It also applied to any coarse meal (Numbers 15:20-21) and other produce (2 Chronicles 31:5).

## **New Testament Giving**

Does the New Testament teach the tithe?

Actually, nowhere in the New Testament is there an explicit command to tithe. The primary reason is that the tithe was for the Levites and the priests. The substitutionary death of Christ for our sins did away with the need for a temple. Christians don't need the temple and don't need priests as intercessors. We are all priests now and no longer live under law but under grace (Romans 6:15).

New Testament believers are never commanded to tithe. They are instructed to pay their taxes (Romans 13:1-7). That is the



only *required* giving in the church age.

Christians are instructed to give to those who minister (1 Corinthians 16:1; Galatians 2:10). We are to give to those who trust God to supply their needs (Philippians 4:19). We are to give as God has prospered us (1 Corinthians 16:2), and are to give cheerfully (2 Corinthians 9:7). And the Bible teaches that we will ultimately give account of our stewardship (Romans 14:12).

We might note that the first century believers set a high standard for giving. They sold their goods and gave money to any believer in need (Acts 2:45). They sold their property and gave the entire amount to the work of the apostles (Acts 4:36-5:2). And they also gave generously to the ministry of Paul (2 Corinthians 8:1-5) on a continual basis (Philippians 4:16-18).

Even though the tithe was no longer required, it appears that the early believers used the tithe as a base line for their giving. After all, a large majority of the first century believers were Jewish, and so they gave not only the tithe but above and beyond the requisite ten percent.

Paul makes it clear that Christians are not to give grudgingly or under compulsion but as each believer has purposed in his heart (2 Corinthians 9:7). So the tithe was no longer the mandatory requirement, but it appeared to provide a basis for voluntary giving by believers.

Some have noted the similarity between the free will giving in the Old Testament and New Testament giving. One example would be when Moses challenged the people of Israel to give to the tabernacle. They were so enthusiastic, that the people were restrained from bringing any more. For the material they had was sufficient and more than enough (Exodus 36:6-7).

Another example of this would be the free will offerings collected when the temple was rebuilt. We read in the Old

Testament book of Ezra that the people were encouraged to give a free will offering for the house of God which is in Jerusalem (Ezra 1:6). So you can see that the concept of voluntary giving did not begin in the New Testament. There are a few examples of it in the Old Testament.

## **Biblical Principles on Giving (part one)**

Given that Christians are commanded to give, the real question we need to answer is how they should give. Not all Christians give the same amount, and sadly many Christians do not give anything to their church or to Christian organizations. So lets look at a few key principles that should guide our giving.

The first principle is that when you sow generously, you will reap generously. 2 Corinthians 9:6 says, Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Elsewhere in Scripture, we read that the size of a harvest corresponds to what we scatter. Proverbs 11:24-25 says,

*There is one who scatters, and yet increases all the more,  
And there is one who withholds what is justly due, and yet it  
results only in want.*

*The generous man will be prosperous,  
And he who waters will himself be watered.*

Of course a spiritual harvest may differ from the kind of seed that is sown. For example, a material seed (giving to ministry) may reap a spiritual harvest (1 Corinthians 9:9).

God has both blessed us materially (Acts 14:17) and spiritually (Roman 5:17). So we can be assured that God will increase our harvest. 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 (2

Corinthians 9:10).

A second principle is that we are to give according to what we have purposed in our hearts. 2 Corinthians 9:7 says, Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. Your giving should be a deliberate act and not just a quick response to some emotional appeal. Certainly there is nothing wrong with giving a freewill offering because God has moved you to support a particular missionary or project. But we should also have a purpose and a plan to our giving.

Many Christians have begun to give through an automatic deduction from their checking account. This has the positive effect to providing regular support for the church or Christian organizations. The monthly amount is deducted whether you are actively thinking about the ministry or not. The possible negative effect is that it could become so automatic, that you might forget about the ministry and fail to pray for it.

A third principle is that we are to give voluntarily. We are told in 2 Corinthians 9:7 that we are not to give under guilt or compulsion. That admonition does not mean that we are only to support the local church or Christian organizations when we feel like it. In this particular passage, Paul was challenging believers in Corinth to give to a special need (the financial needs of the believers in Jerusalem). This was a one-time special offering that was above and beyond providing for the regular needs of the church in Corinth.

## **Biblical Principles on Giving (part two)**

Another principle taught in Scripture is that we are to give generously. Notice that in 2 Corinthians 9:7 it says that God loves a cheerful giver. God values not the size of the gift (Acts 11:29; 1 Corinthians 16:2) but the heart of the giver

(not reluctantly or grudgingly) and the willingness of the giver (a cheerful giver).

We see that principle played out in the Old Testament. When the temple needed to be rebuilt, Joash put an offering box out for those who would give to this important work. 2 Chronicles 24:10 says, All the officials and all the people brought their contributions gladly, dropping them into the chest until it was full. Notice that it says they gave to the rebuilding of the temple gladly. They were glad to give and provided a model for what Paul calls a cheerful giver.

We are also to give sacrificially. As Paul was writing to the church in Corinth, he told them of the sacrificial giving of the Macedonian Christians. He said, . . .in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. For I testify that according to their ability, and beyond their ability, they gave of their own accord (2 Corinthians 8:2-3).

Consider that on the one hand Paul is talking about their deep poverty but then goes on to say that they still gave beyond their ability. I don't know too many people who today are giving beyond their ability. I know quite a few people who are giving less than their ability. Over my years in ministry, I have had many people tell me that they cannot afford to tithe. In this passage, Paul challenges the believers in Corinth (and by extension challenges us) to reevaluate our priorities and give sacrificially.

Once again we can see this principle at work in the Old Testament as well. David balked at giving a sacrifice to the Lord that was not really a sacrifice for him to give. In 2 Samuel 24:24 David says, I will not offer burnt offerings to the Lord my God which cost me nothing. David is reminding us by his behavior that true sacrificial giving means being willing to sacrifice that which we would be inclined to keep for ourselves.

I trust this biblical perspective on giving has been helpful to you. It has been challenging for me to research and write, and I hope it challenges you to reconsider what you are giving to the church and Christian ministries. May we all be found faithful in our giving to the Lord.

## Notes

1. Kerby Anderson, Debt and Credit, Probe, 2008, [www.probe.org/debt-and-credit/](http://www.probe.org/debt-and-credit/)
2. Suzanne Sataline, The Backlash Against Tithing, *The Wall Street Journal*, 23 November 2007.
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# Responding to Poverty – As a Christian

## Poverty's Devastating Effects

I can still remember the feelings of curiosity, confusion and discomfort I felt as I watched the young boys. "What did those kids want?" I wondered.

As a child visiting Cuba with my parents, I was startled when some boys at a city park opened our taxi doors, then held out their hands. Later I asked my mother, "Did they work there?"

Did they want a tip?" She gently told me they were begging. My young upper-middle-class North American sensibilities were jolted by the harsh reality of poverty I had never seen.

One summer during university, while visiting Tijuana, Mexico, I was stunned to see people living in the city dump. Later that summer, I spent time with a friend in one of Miami's ghettos. One day, as I drove away, I noticed an ambulance headed toward the apartment building near where my friend hung out. The next day, my friend told me a woman had shot the man who was trying to seduce her, then she shot herself. Shocking as that news was for me, almost as much so was my friend's nonchalance. He seemed accustomed to events like this.

Those experiences kindled my personal interest in this theme. What is poverty? Why does it exist? How does it destroy minds and souls as well as bodies? What is a biblical perspective on poverty? And what should we do about it?

Income level and standard of living are often-used but insufficient measures of poverty. Some townships in South Africa and shanty towns in the Philippines make some North American housing projects seem like the Ritz.

Localized "relative deprivation" (i.e., large socioeconomic disparity between the poor and middle class) can multiply feelings of low self-esteem. Many social scientists emphasize psychological manifestations of poverty. Yale psychologist Ira Goldenberg defined poverty as "a psychological process which destroys the young before they can live and the aged before they can die. . . . [It] is a condition of being in which one's past and future meet in the present—and go no further."[<sup>\[1\]</sup>](#)

The precise economic line may be difficult to draw, but poverty's effects can be devastating. Columbia University economist Jeffrey Sachs says, "More than 8 million people around the world die each year because they are too poor to

stay alive. Every morning our newspapers could report, 'More than 20,000 people perished yesterday of extreme poverty.'" {2} They die from disease, lack of medicine, unsafe drinking water.

## Homeless Assistance

The little girl was sleeping so peacefully on a cot in the nursery playroom. As I watched her, I imagined how she might have felt only a few days earlier, maybe trying to sleep in the tropical heat under a noisy highway overpass. Now she was inside a lovely, air conditioned room with nice toys. She and families just like hers could feel safe, clean and protected at Miami's Homeless Assistance Center, a facility organized and run through a coalition of community leaders, government agencies, churches, and faith-based organizations.

By its twelfth year, Miami's Community Partnership for Homeless had helped over twenty-seven thousand men, women and children leave the streets for a better life. Their Homeless Assistance Centers are a community success story in which private and public sectors teamed to create a national model for eliminating homelessness. Would you believe all this started from a church Bible class?

My friend Alvah Chapman served Knight Ridder Publishers as president and chairman for fourteen years. (Knight Ridder owned, for example, the *Miami Herald*, *Philadelphia Inquirer* and *San Jose Mercury News*.) At retirement, he and his wife Betty participated in a thirty-nine-week church Bible study class that required personal application.

Alvah had become distressed observing the plight of Miami's homeless and the lack of community leadership. He recalls, "The county said it was a city problem. The city said it was a county problem. And the Chamber of Commerce was not sure it was their problem." {3} The Chapmans decided to tackle

homelessness. “The commitment to ‘do something’ was very strong” in their hearts, he explains: “We made a commitment to our [Bible] class and to our God that we would together provide leadership to the homeless problem in Miami.”[\[4\]](#)

Today the Homeless Assistance Centers[\[5\]](#) they founded provide meals, showers, clothing, temporary housing, laundry facilities, health care, transportation, and job training—helping residents get back on their feet with dignity. The success rate for departed residents has been as high as sixty percent, considered remarkable in this field. Churches and synagogues have provided evening meals, companionship, and encouragement.

Often the poor feel trapped in poverty with no way out. Vicious circles breed feelings of worthlessness and despair. Drunkenness, violence, teen pregnancy, and sexually transmitted diseases are just some of the physical manifestations of coping with life out of control. Efforts like the Homeless Assistance Centers can help break the cycle of poverty.

## Helping the Total Person

Poverty brings multiple problems: physical, psychological, and spiritual. Which should we emphasize in seeking solutions? Consider three approaches.

1. The *Outside-In Approach* changes circumstances to alleviate stress factors. Education and job training can enhance employment and living standards, thus decreasing psychological problems. Right? Not necessarily. Anthropologist Oscar Lewis argued that an elimination of physical poverty may not by itself eliminate the culture of poverty.[\[6\]](#) Perhaps you know some wealthy but unhappy people.

2. The *Inside-Out Approach* emphasizes counseling to encourage self-help. Attitude change is important, but if the economic



system blocks options, what then?

3. The *Total-Person Approach* blends the other two, treating humans as physical, psychological, and spiritual creatures. The often-overlooked spiritual area, properly tapped, can influence both poor and rich.

John Perkins, an African-American, left his poor rural hometown of Mendenhall, Mississippi, vowing never to return. His brother had been shot by a policeman in that racially oppressed town. Later, Perkins placed his faith in Christ and returned to Mendenhall to help.

The organization he founded facilitated an inexpensive health care center, cooperative farms, a cooperative food store, house construction, tutoring, and raising college scholarships. Perkins' emphasis has been on helping local people help themselves. At the same time he's said, "I believe that the only commitment able to bring [interpersonal and community] healing is a commitment to Jesus."[\[7\]](#)

Jesus of Nazareth emphasized the total person. He healed the sick and fed the hungry. He also told people how they could find meaning and fulfillment through faith in Him. Many Christian development programs have a similar focus, operating on the time-honored philosophy that if you give someone a fish you can feed them for a day; if you also teach them how to fish you can feed them for a lifetime.

World Relief, a Christian organization, provides worldwide disaster relief as well as self-help efforts like well-digging and agricultural training. Their microenterprise development programs establish community banking, savings and lending programs to help the poor become self sufficient. For example, a \$75 loan to a Cambodian grandmother allowed her to expand her small home-front stand. She repaid the loan in full, entitling her to another, slightly larger loan. Eventually, she could support her sixteen grandchildren and serve as a

role model for women in her village.[{8}](#)

World Vision, the Salvation Army, and most major Christian denominations have programs to help the poor.

## Money and Poverty

We've been examining physical, psychological, and spiritual factors related to poverty and its possible remedies. Consider a common question.

Will money given to developing nations solve their poverty problems? Maybe it will help, but the extent depends largely on how the funds are managed. Sadly, Africa, for instance, is replete with examples of crooked officials diverting financial aid and national wealth into their own pockets. For instance, Nigeria's President Obasanjo estimates that corrupt African leaders have stolen at least \$140 billion from their people in the decades since independence.[{9}](#)

Obasanjo is a follower of Jesus who has tried to root out corruption in his own nation. The *New York Times* gives a glimpse into the task he still faces. Nigeria export billions of dollars of oil each year and returns thirteen percent of revenues from its states back to the states. The *Times* notes that "Much of that is siphoned off by corrupt regional officials who often pocket the money or waste it on lavish projects that do little, if anything, for ordinary people. For instance, one state produces a third of Nigeria's oil and has an annual budget of more than half a billion dollars to spend on its three million people. But most of [that money] goes to white elephants like a mansion for the governor and his deputy."[{10}](#)

On one of my speaking tours to Nigeria, a local doctor told me how businesses had adapted to the common custom of using bribes. Seems they started budgeting bribe money for their traveling representatives to use. The budget item was called

public relations. But a problem arose when employees began to pocket the public relations money instead of using it for bribes.

Financial aid givers—nations, businesses and individuals—would be wise to focus on strict accountability measures and perhaps character education programs for government and business leaders and students in such situations.

In fairness, I should note that this corruption caveat has its critics. Columbia economist Jeffrey Sachs, who also heads an ambitious United Nations anti-poverty effort, feels the corruption charge is too often a simplistic explanation for poverty's root problems. While I feel that corruption is indeed a major concern, I agree with Sachs that poverty is complex and situations differ. Disease plays a significant role. If people are sick with malaria or AIDS, it's hard for them to help themselves. Sachs also advocates international commitments to economic assistance, scientific advancement, and justice.[{11}](#)

## What Can You Do?

Would you believe that by losing weight, you could help the poor overseas? Consider how some upscale U.S. secondary school students made a difference in Zambia.[{12}](#)

Student leaders at Wheaton Academy in suburban Chicago had a burden to raise \$53,000 from their fellow students for a schoolhouse in Zambia. They found little enthusiasm at first, but then they began to pray regularly. Things took off and they exceeded their goal. Over a three-year stretch, the Christian students raised nearly a quarter of a million dollars for HIV/AIDS relief in Africa. Students encourage each other to forgo movies, Starbucks runs, and even Christmas presents and prom dresses.[{13}](#) The campus chaplain estimates that ninety percent of students have participated financially to build the schoolhouse and a medical clinic and to feed a

villages children for a year. Students feel a personal connection with their Zambian peers. Some have visited the village they support.

Even adults joined the effort. Now, what they did is great. I bet you're going to like this! It was a weight-loss fundraising campaign, the Zambia Meltdown. Fourteen teachers and administrators lost 460 pounds over 100 days. That brought in \$19,000 in pledges for lost weight. And get this: The headmaster and principal each lost 70 pounds.[{14}](#)

What can you do to help alleviate poverty? Consider some suggestions:

*First, pray. God's concern for the poor far exceeds our own. Those Wheaton Academy students saw answers to their prayers. (Probably some faculty spouses did, too!)*

*Second, give. An ancient Jewish proverb says, If you help the poor, you are lending to the Lord—and he will repay you![{15}](#) Many fine organizations can use your donations to effectively fight poverty. New York Times columnist Nicholas Kristof says, "Nobody gets more bang for the buck than missionary schools and clinics, and Christian aid groups like [World Vision](#) and [Samaritan's Purse](#) save lives at bargain-basement prices."[{16}](#) I would add [World Relief](#), the [Salvation Army](#) and your local church to the list.*

*Third, go. Maybe you can volunteer with [Habitat for Humanity](#) or an international mission group. CNN highlighted Campus Crusade for Christ college students spending Spring Break helping to rebuild New Orleans after Hurricane Katrina. You even may want to devote your life or career to relief and development. It is a worthy cause. I like what Jesus' mother Mary advised: "Whatever He [Jesus] says to you, do it."[{17}](#) And another of those ancient Jewish proverbs says, "Blessed are those who help the poor."[{18}](#)*

## Notes

1. "A Nation Within a Nation," *TIME*, May 17, 1968, 30.
2. Jeffrey D. Sachs, "The End of Poverty," *TIME*, March 14, 2005; <http://www.time.com/time/covers/1101050314/>.
3. Alvah H. Chapman, Jr., "Community Partnership for Homeless, Inc., A Narrated History," (As recorded in interviews for an oral history project by Dennis P. Kendrick, 2004), 6; <http://preview.tinyurl.com/y7m7ey>.
4. Ibid., 8.
5. Community Partnership for Homeless, [www.cphi.org](http://www.cphi.org).
6. Oscar Lewis, "The Culture of Poverty," *Scientific American* 215:4, October 1966, 25.
7. *Christianity Today*, January 30, 1976.
8. World Relief newsletter, May 2006.
9. Tony Carnes, "Can We Defeat Poverty?" *Christianity Today*, 49:10 October 2005, 38ff; <http://www.christianitytoday.com/ct/2005/010/19.38.html>.
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11. Sachs, loc. cit.
12. Jeremy Weber, "Raising the Compassion Bar," *Christianity Today* 49:8 August 2005, 50-52; <http://www.christianitytoday.com/ct/2005/008/26.50.html>.
13. Ibid.
14. Ibid.
15. Proverbs 19:17 NLT.
16. Nicholas D. Kristof, "Bush, a Friend of Africa," *The New York Times*, July 5, 2005; <http://preview.tinyurl.com/y8wwoj>.
17. John 2:5 NASB.
18. Proverbs 14:21 NLT.

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# “What Does the Bible Say About Tithing?”

I enjoyed reading your article on the [will of God](#) and I agree with your point of view. I was wondering if in your opinion the Bible is clear about what we should do about Tithing?

I do not believe we are under the tithe obligation (10%) anymore. But this doesn't mean we aren't obligated to give. In fact, it might be that we should give *more*! I believe our responsibility is greater under the New Testament because now we don't have a simple figure (or percentage) given that we can follow, but rather must consider what the needs are around us and give accordingly. The model in giving, of course, was God the Father in giving His Son for us, and who continues to give to us bountifully. Jesus was pleased with the old woman who gave only a little bit because it was all she had: giving was the important thing to her, taking care of the work of God rather than worrying about her own needs (Mk. 12:41ff). He also taught us not to fret about our personal needs but to lay up treasure in heaven (Mt. 6:19-21, 31-34). If we do what we are convinced is right, even if it costs us dearly, our Father in heaven will reward us in due time (Lk.6:38). Paul called on us to be cheerful givers, to look out for others ahead of ourselves. If all of us have that attitude, then we will find ourselves helping others and being helped in return (2 Cor. 3:13-15). He taught us to give bountifully (2 Cor. 9:6), but he taught us to give as we have purposed in our hearts, not under compulsion. And he promised God's provision for us (vv. 8-11).

A key issue in the matter of giving is fear. Do we see a need and not give out of fear? Do we out of insecurity or greed

hold onto our material things or hoard our wealth to obtain more so we can buy more things or be secure if the economy takes a slide?

Another key matter is the ongoing ministries of the church. Are we behind our church leaders? Do we support them with our time, energies, gifts, and money? What about the work of Christ around the world? Are we giving so others can go and proclaim the Gospel?

We need to get away from the law mindset on this matter. Our minds and hearts should be focused on our church and the world around us, and we should be ready to give to help others and further the kingdom, even if we do without. We must have an eternal perspective; this world and its “goodies” are not what are important. The work of the kingdom of Christ should provide the focus and measure for everything we do and have.

I cannot tell you how much you should give. If your greatest desire is to further the kingdom of Christ, and everything you have is at His disposal, then the balance will be tipped toward giving. Imagine what the church could do if we all had the attitude of the Israelites when it came time to build the tabernacle! (Ex. 35:5ff)

Rick Wade  
Probe Ministries

**See Also:**

- [Probe Answers Our E-Mail: “What’s the NT Understanding of Tithing?”](#)
- [Probe Answers Our E-Mail: “Where Should We Give Our Tithe?”](#)