

Preaching That Promotes Giving

Proclaiming the truth of the Bible means talking about money.

by Joseph M. Stowell

One of the most influential men in our church looked me straight in the eye and said, “You’ll never make it. Good luck!”

We had just decided to propose a \$3,000 per week increase in our church budget. I got the uneasy feeling he was laying squarely on my shoulders the “impossible” task of meeting the new budget. My trepidation was confirmed several months later when the trustees told me we would not make our budget without “some outstanding messages on stewardship.”

I figured that was exactly what the congregation did not want to hear. Not only would it not play well with regulars in the pews, but what about the visitors? My preaching would only compound their perception that the church is a hard-sell organization trying to get into their wallets. I pictured them leaving with the impression that “All for Jesus” really means your cash instead of your life.

I knew well the old saw that when you preach about money, you’ve left preachin’ and gone to meddlin’, but I couldn’t run and hide. After all, Jesus spoke often about money. Meddling with money goes with the territory for preachers.

So I prepared my heart and words, and when the first Sunday came, I proclaimed the truth about Christian giving. In conclusion, I apologized for having preached on giving—a

reflex action, I suppose. Within thirty minutes, two individuals—a visitor and a wealthy member—both reproved me for my apology. “Giving to God is a privilege, an act of worship,” they said. They wondered why I had neutralized a good word on giving with an awkward disclaimer.

Facing the Obstacles

Not all congregations are like that, I realize. A young pastor recently wrote a friend: “I’ve just started serving a small church in upstate New York (predominantly farmers). These are bad times for them. Milk checks don’t even cover daily needs. Therefore the church is supported through activities like dinners, dances, and strawberry festivals, which I don’t feel right about. I spoke on tithing once and was almost run out of town. They constantly remind me: ‘You’re new here. Don’t tell us how to finance the church.’ What is your advice? I need practical help. Please.”

He is up against a flock that perceives giving not as an act of personal worship but as the financing of the church. Replacing that idea with the biblical truth takes years.

One of the key obstacles to overcome is that preaching on giving appears self-serving. It smacks of Marjoe Gortner and a hundred other shysters who get into religion for the bucks. Yet the Bible has much to say about giving, and if I’m committed to preaching the whole counsel of God, I’ve got to provide

an answer to the question “What shall I do with my money?”

Essentials Prior to Preaching

So money talk is a necessary inclusion in my preaching calendar. But the question remains: How can I preach it well?

I’ve learned that my effectiveness has to begin long before the sermon is forged. Certain factors need to be in place at the core of the ministry.

Budgetary integrity. Any budget I expect God to honor must reflect his heart, his dreams, and his desires. God dreams in terms of basic needs, like reaching the lost, edifying believers, spreading missions, helping the poor and needy.

Unfortunately, my budget sometimes reflects my dreams rather than God’s—dreams for bigger and better buildings; for increased staff and salary; dreams that enhance my image rather than his. But if God’s priorities are not the budget’s priorities, even my best stewardship sermons will not make the grade.

A pulpit committee once asked me, “If the giving of the church fell off, what would you do?” The question caught me off guard, but I think I answered right: “I doubt if I would start preaching about giving. More important is seeking to understand why the giving has declined. God supplies money to affirm a ministry, and he can withhold money to draw our attention to something amiss. Since integrity is at the center of God’s character, ministries that have compromised integrity, either personally or corporately, may face financial trouble. I’d look for problems like these before I did any preaching.”

I think of two churches in which great financial stress had taken hold. It became so severe that one of them began to lay off staff. Both churches eventually learned the pastors had been guilty of immorality. In addition, one had been taking money wrongfully from people in the congregation, and the other pastor informed his staff he never tithed; since he was the pastor, he didn’t need to give. While a financial crisis does not indict the pastor automatically, it presents an occasion to take personal inventory. Is God trying to catch my attention?

Corporate integrity is also vital. Do we do what we say we will do with the people’s money? Do we refuse to overstate the crisis—even slightly—to increase the offering? Are church-wide decisions fully communicated? Are the people involved in the decision-making process?

J. Hudson Taylor’s statement, “God’s work done in God’s way will never lack for funds,” is a great encouragement. But turn it around, and we face a frightening reality.

Meaningful ministries. It has been said that people vote with their presence and their pocketbooks. As carnal as that sounds, often it is true. An older woman in one church I pastored clipped to her offering check a note that read: “I pay my bills where I get my groceries.” It was her way of saying she’d been fed and wanted to support the work in return.

Seeing lost lives come to Christ encourages giving. Parents whose young people are strengthened by an effective youth ministry enjoy giving to the church. Students stretched by a class or converts with reoriented lives are happy to support an effective work. People usually feel compelled to invest in a spiritually significant ministry.

Worship. When a church spotlights the quality, character, and work of God, it engenders the sense of “How can I ever express how much I love him?” Giving is a natural by-product of worship, a tangible way to demonstrate our love for God. By contrast, congregations that drag their way through “the preliminaries” before the sermon have more difficulty teaching people to give as an act of worship.

Preaching About Money

While stewardship effectiveness starts with good foundational practices, it also demands clear and creative preaching about money. There are five principles I remember as I try to bring my people into the biblical joy of giving.

Preach confidently. I can’t manufacture this; confidence comes from two realizations.

First, the Word of God has much to say about giving. I can be confident that as I simply teach from the Scripture, God will be at work.

Second, I need a love for people that is willing to give them what they need. Do I love them enough to tell them the truth? Since giving is a basic part of Christianity—the way we prove our trustworthiness to God—I teach them the truth about money, confident in the knowledge they would be spiritually shortchanged without it.

Preach carefully. I work to keep what I say about money grounded in the text. Here are some of the traps I try to avoid:

- Promising prosperity. God promises only to meet our needs (Phil. 4:19).

- Resorting to crisis giving. I like to help people consider giving a part of a daily walk with God, not just a response to a crisis.

- Advocating budget giving. We give to God and his work because we love and worship him. We are not financing an institution; we are investing in his kingdom work.

- Preaching “10 percent for God and 90 percent for me” thinking. Biblical stewardship tells me it all belongs to God, and he has entrusted his money to my care. I urge people to weigh every expenditure in terms of eternity, since ultimately we will give an account to God for what we have done with his money.

Preach creatively. I want to avoid worn-out words and phrases that raise red flags. Stewardship is overused. Tithing evokes images of the 10-percent syndrome. Pledging may denote coerced payment of a portion of income required by the church.

Phrases such as gifts of gratitude and investments in the kingdom not only sound unique, but each of them teaches a biblical concept as well. Soon after President Reagan took office, there was a lot of press about “Reaganomics.” His trickle-down theory of the economy was a hot topic. I was preaching then about biblical stewardship, so we talked about “kingdomnomics”—that as we sustain the kingdom with our gifts, there is no trickle down but a cascade of God’s provision to meet every need.

In short, I try not to let the tired and misunderstood clichés of giving victimize my preaching.

Preach centrally. At the core, giving is a matter of priorities; as Haddon Robinson says, “You can tell a lot about a man’s spirituality by looking at his checkbook.” Giving is a reflection of where one’s heart is toward God. Giving says people love God and seek to express it whether or not he ever does anything for them, because he is worthy in and of himself. I tell my people that making him Lord of their money is the key to serving him without distraction.

Essential as well is prophetic proclamation about the core issues in our culture that work against financial commitment to Christ. I need to confront issues like greed, covetousness, credit-madness, and the accumulation of things.

Someone once told me, “The reason for giving must be bigger than the institution itself. Don’t ask for yourself, but ask for something you believe in.” Good advice. We give to worship God and to fulfill our part in the kingdom work of Christ. The central issue is: It is his cause not ours, his church not ours.

Preach consistently. As I preach throughout the year, I draw applications about giving from many texts. A consistent (but not constant) emphasis on the attitudes, principles, and adversaries of giving helps keep people in tune with the priority of biblical investments. I’d rather not preach on giving only when I have to. Preaching when there is no crisis gives the concepts greater credibility.

Financial Facts

We all wish we could confine our talk about money to general theological statements. But specific financial needs arise in the life of any church, and they need to be addressed. How do we mention these from the pulpit when the appearance of self-interest is so magnified?

I’m all too aware that what I say about a building fund or a drop-off in giving cancels or confirms my previous preaching on money. But over the years I’ve learned to take comfort in these truths about the financial life of the church:

- Giving God the credit when great financial things happen in our midst is important. Having people stand and tell about God’s faithfulness to meet their needs is not self-serving but God-honoring.
- Generosity is contagious. One Easter we gave away our offering. Fifty-one Sundays had oversubscribed the budget, so believing those with plenty should share with those in need, we sent the offering in equal shares to our missionary families to do with as they wished. That act in itself was a powerful sermon on giving.
- Giving is cyclical. I’ve had the joy of telling our people to please stop giving to a special project since we already had enough, and I’ve known the agony of wondering if we would make it through the next month. Yet, even when we’re running in the red, it helps to know that the giving we need may well flow in as we enter a new season.
- God never promised to meet our budget, only our needs. Many times our budget has not been met, but each time the church bills have been paid. We have scaled back; we’ve altered our goals to fit reality. But our needs have been met.
- It helps to break down a special need for the people. I may say, “If each

giving unit can give twenty-five dollars for the hymnals, the need will be met. Some of us can give more, and others not so much. But with all of us together, the need will be met.”

Most importantly, however, I have come to realize that giving is symptomatic. A heart that loves God and his kingdom work will

gladly give. I am convinced that God loves a cheerful giver because a gift given cheerfully is the outward expression of a heart that loves him. I want to preach in such a way that I break through the cold, hard shell of ritualism and devotionless duty. Such sermons win hearts for God, and when our hearts are his, our pocketbooks will be his as well.

Joseph Stowell serves on the board of the Billy Graham Evangelistic Association and has a distinguished career in higher education and church leadership. From 1987-2005, he served as the president of Moody Bible Institute, and as teaching pastor at the 10,000-member Harvest Bible Chapel in suburban Chicago from 2005 to early 2008 prior to assuming the presidency at Cornerstone University.

PITFALLS OF PREACHING ON GIVING Rate how well you are withstanding the temptation to compromise the Bible’s teaching on tithing by assessing yourself in the four areas below. Rate how well you’re avoiding each pitfall by answering either “I’m doing well on this” or “I need to work on this.”	I’m doing well on this	I need to work on this
Promising prosperity	<input type="checkbox"/>	<input type="checkbox"/>
Resorting to crisis giving	<input type="checkbox"/>	<input type="checkbox"/>
Advocating budget giving	<input type="checkbox"/>	<input type="checkbox"/>
Preaching “10 percent for God and 90 percent for me” thinking	<input type="checkbox"/>	<input type="checkbox"/>