

# Being Wise in Giving Money

by Zac Poonen

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*This sermon emphasizes the importance of being wise in giving money, highlighting the need to seek elders' permission before lending significant amounts, the importance of handling loans and debts within the church community with grace and assistance rather than punishment, and the significance of using common sense and wisdom in financial decisions. It also discusses the biblical example of helping the poor in Acts chapter 4, showcasing the importance of wise and discerning giving to ensure genuine needs are met.*

**Scripture:** Proverbs 11:14, Acts 4:34, 1 Timothy 6:17, James 1:5, Proverbs 22:7, 2 Corinthians 9:7, Proverbs 19:17, Luke 14:28, 1 Corinthians 4:2, Proverbs 3:9

**Topics:** "Wise Giving", "Community Support"

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## Description

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## Transcript

Please be wise in giving money. We made a rule in CFC many years ago and we still follow that rule. If anybody asks you for a loan of more than 1000 rupees, please ask the elders first before giving that money.

Let me repeat. If anybody in this church, I mean if you want to go and give the beggar 10000 rupees, that's okay. But someone in this church asks you for a loan of 1000 rupees or more, please go and ask the elders permission first.

And if anybody has taken a loan from you and has not returned it within one month, please go and tell the elders who that person is and how much the money is. We're not going to put him in jail. We're going to help him to be a better Christian.

That's all. We're not police people, but we want people to enter the kingdom of God joyfully and not miss out on God's kingdom, not go to hell because he didn't settle a debt with you. We're trying to save people from hell.

That's the reason why we give this instruction. And that's when people are spiritual babies, you got to treat them like babies. If they were mature, there's no need for such instructions.

These are very simple things by which we can help people to be free. And say, what about when the Bible says we're going to help the poor? I'll tell you how to help. You read in the Acts of the Apostles, how we should help the poor.

Please turn to Acts chapter 4. In Acts chapter 4 is a time when they were all filled with the Holy Spirit and they really loved one another and they wanted to help because many of them in that church were poor. So what did they do? It says in verse 34, Acts 4.34, there was not a needy person among them, but all who were owners of lands or houses would sell them and bring the proceeds of the sales and lay them at the apostles feet and it redistributed to each as any had need. Acts 4 verse 34 and 35.

There were a lot of poor people among those Christians. And some of the rich people, what they did was, well, I don't agree with this, but I'll just tell you what they did. They sold all their lands.

This is in Jerusalem. They sold all their lands and all their houses in a great zeal and gave all the money away. You know, the end result of that was many years later, 15 years later, they became rock bottom poor.

They couldn't survive these Christians and Paul had to tell the Christians in Corinth, please send some money for those poor people in Jerusalem. And to the Philippians, he says, please send some money to the poor people in Jerusalem. Okay.

And they got other Christians provided for them. That's okay. So what I learned from that is I don't have to sell all my lands and houses and end up rock bottom poor.

And then I have to wait for the Christians in Corinth or Philippi to send me money. No, it's much better to, if you have something to invest it wisely so that you don't become a burden on others. That's what I decided that I will not be a burden on others.

If I've received something from my parents, I'm going to invest it so that I don't become a burden to anybody at any time. Some people are foolish like that. They say, I'm going to trust God and they go give everything away.

And afterwards they become helplessly dependent on waiting. They're always waiting for a handout from somebody else. No.

So I'm not saying you should do that, but I see one thing there that there was a goodness, you know, sometimes in our zeal, we can do something with a good heart, but it's pretty foolish. It's like these people who say, I'm going to trust God. I'm sick, but I won't take medicines.

I don't trust in doctors. I don't trust medicine and they die. That's foolishness.

God has also given us common sense. Common sense didn't come from the devil, by the way, in case you didn't know. It's God who has given us common sense.

And by the way, all these things which you call medicines, they are all minerals and from plants which God created. Do you know that the devil never created any minerals or plants? Everything that you find inside a tablet, inside an antibiotic, everything inside that was found some plant or metal that God created on the

earth. It's food.

So if you can eat oranges and vegetables and chicken, you can certainly eat that tablet. That was also created by God. The only thing man has done is put it all together because they know it's good for your body.

So they're crazy people who say, no, no, no, we won't take medicine. Then you shouldn't be eating food either. That's what I mean by sometimes people are very zealous, but foolish and are calling in the churches to put some instruction in their mind and teach them common sense is also a gift of God.

Yes, you read in the Bible that Philip was once lifted up by an angel and transported 50 miles away. If you start praying, Lord, I want to travel today and I'm in a hurry to go. Please do what we did for Paul.

I'll tell you, it won't happen. What you did for Philip, it won't happen. You know, once when Paul was caught in Damascus and he had become a Christian and the Jews were waiting at the gate to kill him and he was hiding in a house.

Fortunately, the house was on the compound wall of the city. That was one person who could have prayed, Lord, please take me up like you lifted Paul. Philip, please take me out of this place.

But he didn't do that. You know how he escaped from there? They put a rope outside the window and here's Paul climbing down, apostle, remember? Climbing down to escape from the Jews. Common sense.

That's how he lived. So I'm just saying there are a lot of situations where you got to use our common sense and don't say I'm trusting God and do something stupid. I'm going to jump off the roof of the temple and I think the angels will protect me.

No, they won't. You'll be committing suicide. So what I say is, be wise in what you do.

So what did they do with this money? That's what I want to point out. When they wanted to give to the poor, what did they do? They said, we don't know who the really poor people are. Listen to this.

One person who's poor, who is a bit of a crook, may have convinced me in a very subtle way, in a spiritual way, that he's needy. But he's convinced 25 others also that he's needy. And he gets money because he's a very smart guy.

He got money from 25 people. And the simple guy who doesn't come and advertise his need gets nothing. And he may be more needy than that guy.

That guy's got 25 times more than he needs because 25 stupid people gave him money. Oh, he's poor. Let me give him.

You don't realize that 24 other people have also given him. It's like some of these orphanages in India. This is the absolute truth.

The Catholic orphanages are the best, by the way. Protestant orphanages, most of them are crooked, except one or two. And those orphanages, what many of them do is, they send a photograph of an orphan and they send it to Netherlands.

Would you support this orphan? Another one goes to Britain. Another goes to Australia. Same picture, same person to Australia, different parts of America.

And so one orphan is getting from 25 people. And each of those 25 people think, I'm supporting an orphan in India. They don't realize that the other 24 people are supporting him.

That goes into the man's pocket who is running the orphanage. It's a racket. I know because I live here.

A lot of people living abroad don't know it. They think I'm supporting an orphan. They're being cheated.

So the same thing can happen in CFC, where somebody gets from here and from this and that person and that person. You don't know that 20 others are giving that guy some need. And that some other really needy person gets nothing.

For that, the only solution is you, the rich man, the rich philanthropist, the rich benefactor who wants to help people and get a name that you are a helper of people. Let me give you a little advice. Please humble yourself and say, I may be rich, but I'm stupid.

Lord, please help me to humble myself and let me give it in a godly way. And you know the godly way? They laid it, verse 35, at the apostles' feet. They gave it to the elders.

They were humble enough to say, we are rich, but we are foolish. We give it to you, elders. You decide who are the really needy people so that some crooked fellow does not collect from 25 people and some needy person stars.

We don't want that. What wisdom? These believers were not as smart as some of us, but they had more common sense. And the apostles, the elders, distributed to each according as each person had a need.

So, that is the best thing to do. Put that money in an envelope, mark it for the poor, and let the elders distribute it. Don't put somebody's name on it and put it in the offering box.

It will not be given to that person. Because we don't do that. We are not a distributing agency.

No. We are not courier service. With that, you've got to go to the courier service.

We are not courier service distributing envelopes. If you put an envelope with a name on it, it'll just be opened and added to the poor fund. And the elders will give according to their need.

We do it the godly way because we are not a courier service. So, the right way to do it is you put that money in an envelope and put it in the offering box. And the elders will see who is in need.

And if you know, sometimes the elders don't know if somebody is in need. You know somebody who is in need. Please tell the elders.

They will investigate it. They'll make sure there's a rightful distribution according to the need. Do you know that we give not just lakhs, millions of rupees every year.

Well, over a period of years to the poor churches in Tamil Nadu to build their halls, to educate their children in schools and colleges. It's been doing. We've been doing it for years.

We don't advertise it. But I'm just mentioning it at this point to say that we believe in caring for the poor. But it is not by any Tom, Dick and Harry going and giving here and there.

We investigate who is the needy one, what their fees are, what is the expense they have and according to the need so that there's a wise utilization of God's money. This is just being righteous. We're still in school.

Righteousness with money. So, I want to encourage you to do that in future. So, that we are a church that cares and that we care for all equally.

Otherwise, if you're a father and you find that one, say your children are all left home and they are all needy. Oh no, say one or two are needy and some are doing well. Won't you have a concern that the one who's needy should be helped more? This guy's earning a fantastic salary.

Let me help that one who is more needy. That is right. That is how God is.

God is a loving father. So, that's exactly how the elders are. Elders are like spiritual parents who want to help those who are needy in the church.

So, brothers and sisters, I want to encourage you to please be faithful in this area. Begin by being righteous and then faithfulness. Let me give you one sentence about faithfulness and that is faithfulness means even after I've finished with righteousness, I've paid back my debts, I'm not in debt, I've stopped cheating everybody, I'm paying everything correctly, then I recognize at that point even what I have is not my own.

And I say, Lord, this is yours. Tell me how to use it. Tell me how to use the money you've given me.

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