

The Real Owner

David Feddes

Who owns the money that you have? Who owns the cash in your wallet? Who owns your paycheck or business income? Who owns your bank account? Who owns the equity in your house and car? Who owns the stocks, bonds, mutual funds and other investments in your portfolio? Who owns all this? You might say, "That's obvious. It's mine, of course. It's my cash, my paycheck, my bank account, my house, my car, my portfolio. If it's in my possession or under my name, it's obviously mine." Not so fast. What if someone else is the real owner, and you have things only to manage them for him?

It makes a huge difference who really owns the money you are handling. If the money belongs to you and you alone, then you can do with it whatever you like. But if the money is really someone else's and you're only managing it, then you have to handle the money the way the real owner wants, and you have to answer to the owner for how you manage his money.

The truth about money is this: you don't own a single penny. I don't own a penny. Nobody on earth owns a penny. So whose money is it? It's God's money—every penny of it. Whatever money we have is ours to *manage*, not to own. We must handle money God's way, and we will answer to him for the way we deal with his property.

Does that sound good to you? Do you like the thought of treating your money as not really yours but God's? Maybe not. You might prefer to have God stay out of your finances. But like it or not, there's really no such thing as *your* finances. There's only *God's* finances, which he allows you to handle for a while. This might not appeal to you at first, but treating your money as God's money turns out to be a privilege and a joy. It honors God, and it blesses you enormously.

Handling money God's way is one of the vital signs of a healthy relationship to God. Jesus Christ has a great deal to say about money, and so does the rest of the Bible. The Lord says things about wealth and marriage, about dealing with debt, about spending and investing, and many other things. But the most basic thing to deal with, the first thing to settle in your mind is the question of who is the real owner of the money and all the other property you have.

Who Owns You?

Your answer to that question depends on your answer to an even more basic question. The most basic question of all is not who owns the money or property, but who owns *you*?

There's a story about a missionary who was talking about the Lord Jesus to the chief of a tribe. The chief tried to impress the missionary with gifts of horses, blankets, and jewelry. But the missionary replied, "My God does not want the chief's horses, blankets, and jewelry. My God wants the chief himself."

The chief smiled and said, "You have a very wise God, for when I give myself to him, he also gets my horses and blankets and jewelry." Do you understand what that chief understood? If God owns you, then he owns your money and everything else too. Have you given yourself to Jesus in response to his claim on you? Do you believe that

Jesus died on a cross to pay for your sins? Jesus' blood doesn't just pay for sins; it pays for *you*. It purchases you as God's own possession.

God already has a rightful claim to own all people and all things because he is the Creator and owner of everything. And if you receive his salvation and trust the blood Jesus paid as the price of your sin, then God has a double claim to own you. The Lord is your owner both as the Creator who made you and as the Savior who paid to get you back from sin. "You are not your own; you were bought at a price" (1 Corinthians 6:20).

If you reject God's claim of ownership and want to be your own person without answering to the Lord, you might think it will bring you more freedom. But it will cause all sorts of worries and problems for you, and if nothing changes, it will eventually land you in hell. If you choose to spend your life without God, you will spend eternity without God.

But if you accept God's claim of ownership, if you put yourself and everything you have in his hands, you will be blessed. When God owns you, your problems are his problem. Your cares are his concern. He will guide you and help you flourish in this life and for eternity. The key to financial freedom is realizing that all your money is God's, and the key to spiritual freedom and comfort is knowing that you are not your own but belong to Jesus Christ as his treasured possession.

Tithing Off the Top

Belonging to the Lord is a splendid spiritual relationship, but being spiritual doesn't just mean having dreamy good feelings. The spiritual is practical and affects all areas of life, including the financial. If you belong to God, so does all the money and property you have. And if you accept God as the owner of your money, you won't just think it or say it. You will show it in what you actually do with God's money. In fact, the very first item in a biblical budget is your tithe.

What is a tithe? A tithe is a part of your income that you set aside to give directly back to God's church and mission. You make it your number one financial priority, before you even think about paying for taxes, food, clothes, transportation, or housing. In the Bible, the tithe was usually 10% of your income. Taking that ten percent off the top and giving it right back to God was a way to acknowledge that your entire income came from God and that all of it was still his. If you were a farmer (as a lot of people in the Bible were), you gave God the first 10% of your crop—often called the firstfruits—before you stored any of it to meet your own needs or to sell to others.

Giving your firstfruits, your tithe, is an act of commitment, thanksgiving, and faith. It's an act of *commitment* because, in giving that symbolic 10%, you are saying that the other 90% belongs to God as well, and you commit yourself to using it according to the Bible's guidelines. It's an act of *thanksgiving* because, in giving 10%, you are saying thank you to God as the one who gave it all to you. And it's an act of *faith* because, in giving 10%, you are trusting that God generously gives more than you need and that you can get along just fine in the future on less than the full amount of income he supplies. When your other needs are met and you still have plenty to spare, you may choose to give well beyond the 10% figure to the Lord's work and to people in need. But that first 10% comes even before you address your various needs. The tithe is your testimony of commitment, thanksgiving, and faith.

Now, if that's what tithing means, then what does it mean not to tithe? It means *lack* of commitment: you don't honor God as the master of your money. It means *lack* of

thanksgiving: you're not thanking God for what he has given you. It means *lack* of faith: you're not showing trust that God will provide all you need and much more even if you let go of 10%. If you give nothing, or if your giving comes from your spare change instead of making the tithe your number one financial priority, then you have a spiritual problem. The tithe is the cream off the top of your income, not whatever happens to be left at the bottom of the barrel. If you're in tune with God, give him the firstfruits, not the leftovers.

Robbing God, Robbing Yourself

Now, when I talk about tithing, you might get suspicious of my motives, and I don't blame you. In some radio and TV ministries, programs about God's claim on your money include appeals to make big donations to that particular ministry. But that's not the case here. I'm not a fundraiser. Give your tithe to a good local church and to other ministries that honor God, and you'll be richly blessed in your giving, even if you never give a penny for this program. My goal is not to raise funds for the Back to God Hour but to raise your relationship with God to a higher level. I want God to be honored and you to be blessed as you tithe and recognize the Lord as owner of all you have.

I want to spare you from the experience of a married couple I spoke with. I first talked with them a number of years ago. Their finances were tight. Both of them had jobs, but they couldn't get ahead. They felt they couldn't afford to give any significant amount to God. That year they gave only twenty dollars to their church. Meanwhile, they spent more than that every month on cable TV. When they got a tax refund in the mail, they immediately spent it all on a new electronic gadget they didn't really need.

When I heard from this same couple years later, their finances had not improved. They still were buying on impulse, they still weren't able to save money, and they still weren't giving much to God. Injuries at work, car troubles, other unexpected expenses, and tensions in their marriage strained their finances further and made life hard for them. Worst of all, they felt hollow and aimless in relation to God.

I'm not eager to judge this couple, but I wonder how many of their troubles came because they didn't honor God as the master of their marriage and the owner of their money. If they had started tithing years ago, one blessing would have been learning to manage the other 90% of God's money more wisely. Another blessing would have been a fuller, deeper sense of being God's friends and partners. By not tithing, they robbed God and robbed themselves of God's blessing.

In the Bible book of Haggai, God spoke to people who wanted fancy houses for themselves but were in no hurry to give anything for God's house, the temple. Somehow, no matter how much money they made, it seemed to disappear faster than they could earn it. Even when they did manage to buy things, those things did not satisfy them. God said, "Give careful thought to your ways. You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes but are not warm. You earn wages only to put them in a purse with holes in it" (Haggai 1:5-6). What a picture! Even if you have money pouring it, it can pour back out as though you have holes in the bottom of your purse. Your food doesn't really nourish you, your clothes don't really make you comfortable, and you plant big investments but harvest small returns.

That's what happens when you think only of yourself and ignore God as the owner of everything. God may let your finances drain away or else he may let your money and luxury increase but not let you feel happy and contented with it. You can't rob God without robbing yourself. Listen to these words from the Bible book of Malachi:

"Return to me, and I will return to you," says the Lord Almighty.

"But you ask, 'How are we to return?'"

"Will a man rob God? Yet you rob me?"

"But you ask, 'How do we rob you?'"

"In tithes and offerings. You are under a curse because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it" (Malachi 3:7-10).

Would you like God to flood you with blessings? Would you like to be free of financial worries and have more than enough for body and soul? Then don't try to rob God by claiming his money as your own.

Test God. Find out if he really means what he says. Hand yourself and your financial affairs over to him, and see what happens. Answer the question, "Whose money is it?" by saying, "It's your money, Lord." And don't just say it with your voice. Say it with your tithe, giving God the first and best part of what is already his.

God Doesn't Need Gifts

Why does God tell us to give him tithes and offerings? It's not because he needs any money from us. God says, "The silver is mine, and the gold is mine" (Haggai 2:8). If you could give God 300 tons of gold, 600 tons of silver, plus piles of precious gems, you wouldn't be giving God anything that wasn't already his. In fact, when King David was gathering materials for his son Solomon to build the temple of the Lord, David and other leading officials really did give 300 tons of gold, 600 tons of silver, and many priceless jewels. They didn't give reluctantly. They gave "freely and wholeheartedly to the Lord." And what did David pray when he offered this vast wealth to the Lord? David said,

Wealth and honor come from you; you are the ruler of all things... Now, our God, we give you thanks, and praise your glorious name. But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand (1 Chronicles 29:12-14).

That should be the prayer of all God's children in offering gifts to the Lord: "We have given you only what comes from your hand." Let's never think God needs our gifts, and we're doing him a huge favor. We're merely giving back to him a little of what he has given us. We're like little children who can't afford to buy our father a birthday present unless he first gives us the money to do it. Whenever we give God a gift, it's God's own wealth that paid for it. As a loving Father, God enjoys his children's gifts, but he enjoys the gifts as expressions of our love and loyalty, not as resources that he desperately needs from us.

If the Lord desperately needed our money, he would be more interested in wealthy people than in poor widows. But that's not the case. One day, Jesus watched a bunch of wealthy men give large amounts of money at the temple. Then he saw a poor

widow put in two, small, copper coins that didn't even add up to a penny. But Jesus liked her gift best. Why? Because the rich men gave money they could easily spare, while the widow gave all she had at the time. That's how much she loved and trusted God. Jesus is more interested in what our giving shows about our love for God than in the actual size of our gift. He dearly wants our hearts; he doesn't desperately need our money.

In Old Testament times, one part of worship was bringing animal sacrifices. Sometimes people were tempted to think that God somehow needed these animals, that they were doing him a big favor in bringing sacrifices, and that God was in their debt. To such people, God said, "I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it" (Psalm 50:9-12). How can we do God any favors when he already owns the world and everything in it? We can't. So why give gifts to the Lord who already has everything? To demonstrate and deepen our commitment, thankfulness, and faith in a way that pleases God and honors him as the rightful owner of everything we have. If you are a steward of God's money and aim to please him in all financial decisions, then money—which could otherwise draw your heart away from God—becomes a means to strengthen your daily walk with the Lord.

A Heart For God

Using God's money for God's glory is a wonderful way of expressing what's in your heart. Tithing is one part of handling money God's way, and I hope you're convinced of that now. But let me add a caution. Even if you tithe, it doesn't guarantee that you honor God as the owner of all your money, and it doesn't necessarily mean your heart is in tune with God. It's possible to give large sums of money with wrong motives.

In Jesus' time, the Pharisees were a religious group that tried to earn God's approval by keeping religious regulations perfectly. They weren't motivated by trust and love for God or by justice and mercy toward other people. They were self-righteous legalists. Jesus didn't have much good to say about the Pharisees, but he did say one good thing about them: they tithed. They were so strict about tithing, so insistent on giving exactly one tenth, that they went through even the smallest items, such as spices in the cupboard, to make sure God got paid his tenth. But while they were counting spices, they were neglecting things that are far more important to God—justice, mercy, and faithfulness. Their hearts were out of tune with God. This didn't mean they should stop tithing, said Jesus. Tithing was good—but they needed to give their hearts to God and grow in heartfelt concern for other people (Matthew 23:23).

God wants your tithe to be a tangible testimony that he owns all of your finances and your entire heart. The Bible offers us the example of people who "gave as much as they were able and even beyond their ability." What made them so generous with money? The Bible says that before they gave the money, they "gave *themselves* first to the Lord." The Bible goes on to teach that our giving comes from God's grace in our lives and says, "See that you also excel in this grace of giving." Give not because you have to as a requirement of God's law but because you want to in response to his

grace. "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich" (2 Corinthians 8:5-9).

It all comes down to accepting that Christ owns you and trusting that his sacrifice makes you eternally rich in every way. I've been emphasizing that God owns your money and everything else you have, but here's what's really amazing. When you accept that God owns everything which is yours, it turns out that you own everything that is God's! The Bible tells Christians, "For all things are yours ... and you are Christ's; and Christ is God's" (1 Corinthians 3:21,23). "He who did not spare his own Son but gave him up for us all—how will he not also, along with him, graciously give us all things?" (Romans 8:32) Do you believe that the Lord has given you himself and all that is his? If so, then give yourself and all that is yours to him. Give with a joyful heart, trusting that God has given everything to you, not only material riches but also eternal riches in Christ.

You may have a number of financial problems you want to solve or different opportunities you want to pursue. But first things first. Before dealing with any particular financial issue or problem, first trust God and become his partner. By faith accept everything that he has, and by faith hand over to him everything that you have. The Bible makes it clear that this is a great deal. You can't lose. "For God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work" (1 Corinthians 9:7-8).

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