

# FREEDOM

FROM FINANCIAL FEAR

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Fort Lauderdale, Florida

# **FREEDOM FROM FINANCIAL FEAR**

By D. James Kennedy, Ph.D.

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## Chapter One

# ON GIVING AND RECEIVING

*What's your attitude toward giving? Are you one of those who avoids attending church on "Stewardship Sunday," or have you learned to give "bountifully and cheerfully?" If you're like the ninety-one percent of born-again Christians who don't tithe, you may be surprised to learn that Dr. Kennedy agreed with the person who said, "Money is nothing to God except an index to our souls." In this chapter, you'll see why.*

***"But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully."***

**— 2 Corinthians 9:6**

**T**here was a pastor who had a very ingenious idea on Stewardship Sunday. He had all of the pews rigged with electrical wires. Then, while asking the congregation how many would tithe, he pushed a button that sent a current through the wires. The whole congregation jumped up—but afterward they found three Scotsmen who had been electrocuted!

A Scotsman of a different kind was the great preacher, Dr. Alexander Whyte. He said something in a more serious vein about the same problem:

Most men, it is to be feared, have no principle and no method in their giving. They dole out their

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contributions and subscriptions as if it were a real intrusion and a cruel injury that they suffer just to be asked to give. Thus, they neither get the good, nor do the good that intelligent, conscientious, methodical giving always brings with it.

### SOWING OR THROWING?

We are told not to give grudgingly or of compulsion or constraint, for God loves a cheerful giver. The problem is that some people wrestle with that, and they just can't give very cheerfully; it really hurts when they give! Maybe the problem is that they do not see it in a biblical sense. Our text says, "But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully" (2 Corinthians 9:6). Sadly, many people look on their giving not as *sowing*, but as *throwing*. They think that they are throwing it away, and thus it pains them, as was said of the man who put a nickel in the plate and then sang with might and main, "When we asunder part, it gives me inward pain."

The Bible says that we are not throwing; we are sowing. There are unalterable laws involved, and those who sow sparingly shall reap sparingly, and those who sow bountifully shall reap bountifully. Does the Bible indeed teach that God blesses us as we give to Him? Does the Bible teach that there is a receiving as well as a giving? Our text obviously makes that plain. The Scripture says that we should learn to develop a sense of altruism, that we should give for the needs of others, and that we should give out of love to God.

The Apostle Paul was a great giver because he was a great receiver. He could say, "Thanks *be* to God for His indescribable gift!" (2 Corinthians 9:15), and that gift brought forth from his lips a paean of praise. His stewardship followed hard in the tracks of his praise, and he gave all he had and all that he was. Paul knew there were laws at work that God had built into the universe. God will not be placed into the debt of any man—no

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one can outgive God. He who sows, reaps.

Those laws in the spiritual world, as in the physical world, are based upon faith. It is an act of faith in the law of the harvest that a farmer exercises every spring when he takes perfectly good corn that could be made into perfectly good bread to feed his family and throws it away into the dirt. He does that because he knows that he is not throwing it away; he is sowing it and he will reap a harvest. The Bible repeatedly makes reference to these laws, for when we obey God's ordinances, we will be blessed. Whoever draws near unto the Lord, the Lord will draw near unto him (James 4:8). Those who honor God, God will honor.

In Proverbs 3:3 comes the command, "Let not mercy and truth forsake you; Bind them around your neck, Write them on the tablet of your heart." We ask, "Why should I be merciful and why should I exercise truth?" The answer comes back in verse 4, "*And* so [you shall] find favor and high esteem in the sight of God and man."

### **SOWING BOUNTIFULLY**

There was a man by the name of William who became a Christian and gave the tithe (ten percent of his income) to the Lord. Then he decided that he would give offerings as well, and he gave twenty percent, which he later increased to fifty percent. In all of this time, God continued to bless him. When his children were out of college, he increased his giving to one hundred percent of his income. His name was William Colgate. I am sure that of the millions of people today who brush their teeth with one of his products, only a microscopically small number have any appreciation of the relationship between his phenomenal success and his obedience to the law of sowing!

Another man who began to tithe and then increased his giving until he gave most of his income to the Lord was named Heinz. However, I am afraid that many who daily use the products he developed do not realize that part of his

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phenomenal success was due to the fact that Henry J. Heinz observed the law of sowing. Likewise, H. P. Crowell gave the majority of his income to the work of Jesus Christ. If you're not familiar with him, you may be more familiar with his company—the Quaker Oats Company. Or how about James L. Kraft, who gave tremendous portions of his income to the work of Jesus Christ and was once quoted as saying, “The only investment I ever made which has paid consistently increasing dividends is the money I have given to the Lord.”

So when you brush your teeth with Colgate, when you put Heinz ketchup on your hamburger, when you place that slice of Kraft cheese on your sandwich, I hope you will remember that the lives of these men give testimony to the truthfulness of the promise of God, “He who sows bountifully will also reap bountifully” (2 Corinthians 9:6).

There are many more men and women—too many to mention here—who knew that they were not *throwing*, they were *sowing* and consequently, God was blessing them. Here are just a few more examples:

- Robert Laidlaw, the businessman from Australia, whose book *The Reason Why* has sold millions of copies, gave great portions of his income to the work of Jesus Christ.
- A farmer who began to tithe testified, “This year I began to tithe to the Lord, and all I can say is that fall is come and my farm has yielded a greater increase than the one to the west, the east, to the north or to the south of me. I cannot explain it. I can only testify to the truthfulness of it.”
- The superintendent of a factory said that for a dozen years he had tithed and for each of those dozen years God had blessed him, and his income had risen.
- The trustee of a large city church told a large group of young people about the blessings of tithing and bringing

the offerings to God. So convinced was he that God would fulfill His promise, he challenged any of them who had not tithed to begin to do so, promising that if a year later they were the poorer for it, he would make up the difference.

## THE INDEX OF OUR SOULS

These people truly believed in the promises of God. Do you? God, of course, does not need our money. Someone has well said that money is nothing to God except as an index to our souls. How is the index of your soul today? When you make your decision about giving, which is one of the most important decisions of all, do you come in faith? Do you believe Jesus Christ, trust Him, and know that you cannot outgive Him? How do you really feel about giving to the Lord? If it hurts you to give, then you really believe that giving is self-impooverishment! If you believe God, then you know that giving is self-enrichment. You cannot outgive God!

On several occasions I have shared my own experience over the years. We increased from ten percent, on up and up, until a number of years ago we reached a hundred percent. Last year we gave over a hundred percent of my salary. I can only say to you that in every one of those years God increased my income and opened the windows of Heaven, so that I ended up with more than I would have had if I had kept it all. You cannot outgive God!

C.T. Studd was a famous British scholar, Cambridge graduate, outstanding athlete, and famed missionary. After graduating from Cambridge and having an outstanding career in British athletics, Studd decided to give it up to go to the mission field. He had inherited great wealth, but he also gave that up. During his lifetime he gave away over five million dollars to the cause of world missions. That was back in the time when five million dollars was an almost unheard-of sum. After he died, a small slip of paper was found on which he

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had scribbled these words that have had a great impact upon me—and I hope they will upon you. He said, “Gladly would I make the floor my bed, a box my chair, and use another box for my table rather than suffer men to perish eternally for want of knowledge of Jesus Christ.” His motto was: “If Jesus Christ is God and died for me, then no sacrifice can be too great for me to make for Him.”

C.T. made great sacrifices to serve Christ, yet what do we know about sacrificing for Jesus Christ? If money is the index of our souls, how does yours measure? How much are you really concerned over lost people? Do you really care? Recently we had an opportunity to begin a new ministry. Many people said they would like to be involved in it. Then I received a report that one after another individuals said, “Please, have me excused.” It was a chance to reach people for Jesus Christ, but it would have cost them something. As I noticed one person after another cancel out, my heart was saddened. The problem in most cases was that the person was just not really concerned enough about other people. If the church of Jesus Christ had half the concern that C.T. Studd indicated in his note, the Great Commission of Jesus Christ would be fulfilled this year!

## THE ONLY ANTIDOTE TO COVETOUSNESS

I once read of a priest who, after listening to the confessions of people for many, many years, made the observation that never in all of those decades had any person ever confessed the sin of covetousness! Does that mean that none of those people had ever coveted? No—I believe that example simply shows that covetousness is so insidious, so subtle, and so stealthy in the way it wraps itself around our hearts and souls and squeezes the love of God out of us that many people do not realize that it is there.

Jesus said, “Beware of covetousness” (Luke 12:15), and, of course, the only antidote for covetousness is giving. We can have every good purpose, every good intention, but it comes

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right down to the point where we must make the choice. What makes Jesus Christ so different from everyone else? All through His life He was faced with difficult choices—beginning with the temptation in the wilderness and culminating in the temptations in the Garden of Gethsemane and upon the Cross. His choice was whether He would save Himself or save others, and always, when it came to the hard choices of life, Jesus came down on the right side.

The problem today is that many in the church have good intentions. They want the mission enterprise of the church to be extended, and they want to reach out for Jesus Christ. However, when it comes to making the hard decisions—making the pledge, making the commitment, and giving the gift, they fail. Ultimately, I am sure it is a combination of a failure of faith and love. Faith believes the promises of God and that God is concerned for us and that we cannot outgive Him! Concern for other people—a love for God is what motivates us and drives us.

There is a couplet that puts it very well:

*There was a man—some called him “mad.”  
The more he gave, the more he had.*

I am sure the world would call that man “mad.” How about you? Deep down in your heart, what do you really think about the man who gives bountifully? Is he foolish? Unwise? Uncircumspect? Or do you see him as a man who genuinely believes the promise, “He who sows bountifully will also reap bountifully”? Or the promise, “I will open the windows of heaven and pour out such a blessing that there will not be room enough to receive it”?

There are some who have not even reached the basic platform of Christian giving, which is the tithe. They have not even begun to give offerings beyond the tithe. They find themselves still under the condemnation of the law of God found in Malachi 3:8-9, which says, “Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed

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You?’ In tithes and offerings. You are cursed with a curse, for you have robbed Me, even this whole nation.” I would urge you now—step up not only to the basic platform of God, but also to His promises for truth. Heed the words of the apostle Paul, “He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully” (2 Corinthians 9:6).

I am often grieved as I listen to those who struggle to make ends meet. The problem is that they have never learned to open their hands and give as unto the Lord—to give with rejoicing, to give with believing, to give voluntarily, to give spontaneously, and to give eagerly unto God. For when we do, we’re not throwing it away—we are sowing it.

*There was a man—some called him “mad.”  
The more he gave, the more he had.*