

Christian Stewardship

What are we talking about?

When Jesus calls us to follow Him, there are definite implications. This is one of them. In biblical times, a *'steward'* was a **servant** (slave) who was given the responsibility of **managing** the affairs of the master's household. He personally owned none of the resources at his disposal, but managed them all for the master. It was his job to see that the resources were properly distributed and used wisely according to **the master's interests**.

God's word uses the situation of the ancient 'steward' to teach us how we are to manage the resources that God has entrusted to us, which actually belong to Him. As followers of Christ, we are His 'stewards'. Although the Bible teaches the concept of personal property and possessions, when we commit to being a follower of Christ we are really giving ourselves up to Him.

The concept would be basically this - I belong to Christ, so then everything I have belongs to Christ, and is only mine to manage for Him. That is what Christian stewardship is and the following is a sample of the NT's teaching in this regard. Please prayerful read the following passages:

- We are not our own but have been purchased by Christ and that at great cost. (1Cor 6: 19,20; 1Pet 1:18,19)
- The offering of ourselves and all we have in service to Christ is only a 'reasonable' response in light of all that He has done for us. (Rom 12:1,2)
- The living of our lives for Him was part of the plan when God sent His Son to save us. (2Cor 5: 15 & compare to doctrine of 1st born in Ex 13:1,2)
- When viewed correctly, serving God in this way is an amazing privilege and is our fulfillment as Christians. (2Cor 8:1-5)
- 'Stewards' are those who have been 'entrusted'. God has given us so much, but it is all a sacred trust. (1Cor 4:1,2)

When we speak of 'stewardship' we are usually thinking of money. But it is more than that, because it actually involves everything in our lives including also our time and our energy and our passions.

However, we tend to more readily acknowledge God's claim on our time and talents than we do sometimes on our stuff. Interestingly enough, the Bible anticipates the problem and goes to great length to address it. For this reason, when we use the term 'stewardship', generally we have in mind the financial aspects of our discipleship.

What else does the Bible actually say about 'our' money?

The short answer is A WHOLE LOT!!!

"The Bible offers 500 verses on prayer, less than 500 verses on faith, but more than 2000 verses on money or possessions ... Jesus Christ said more about money than about heaven or hell combined." Howard Dayton Jr.

Let's take a look at some of the more important things that the Bible teaches about money. I would encourage you to look up the biblical passages referenced throughout this booklet and read them for yourself.

The Good and Bad

First of all, the Bible does not teach that money or possessions are something bad. Contrary to what some have thought, the Bible does teach personal property (Ex 20:15-17 & Acts 5:4) Furthermore, the Bible teaches that material possessions are a blessing from God (Psa 112:3 & 1Tim 6:17). And nowhere does the Bible condemn wealth. It is the LOVE of money that is the root of all kinds of evil (not all evil, but all kinds of evil), not money itself. (1Tim 6:10)

However, the Bible does have some very strong warnings for us when it comes to this important aspect of our lives. The warnings when it comes to money could be said to fall into the following categories:

- How we get it (Ex 20:15 ; Prov 28:8 ; Isa 10:1-4)
- How we feel about it (Matt 6:24 ; 1Tim 6:6-10,17)
- What we do with it (Matt 6:19-21 ; Lk 6:38 ; 1Tim 6:17-19 ; James 5:1-5)

The Teaching of Jesus

This is really important stuff (pardon the pun). And although churches and church leaders often shy away from talking about money because of abuses that have taken place and have received a lot of media attention, the simple truth is that Jesus talked about money A WHOLE LOT!!! And without apology.

A sample of Jesus' teaching about us and money is found in **Luke chapter 12**. His teaching is occasioned by a request from a man in the crowd who wanted Jesus to intervene between himself and a brother he felt was defrauding him. Jesus starts with a warning, continues with a story (parable) and then with some very practical teaching to his disciples. Again, I encourage you to read through the passage for yourself and see if you can identify the following principles.

In verse 15, Jesus warns against greed and tells us that life is not about money and happiness is not found in our possessions.

In verse 21, He instructs us to make sure that we are 'rich' towards God.

In verses 22-30, He tells us that real security doesn't come from accumulating things but from knowing and trusting our Heavenly Father.

In verse 31, He explains how this kind of trust relationship frees us up to make God's will and His work the number one priority of our lives.

In verses 32 & 33, He makes it clear that this involves, among other things, giving.

In verses 33 & 34, He makes the radical claim that it is as we learn to give that we receive what is of more value and that it is in giving that we are 'blessed'.

In verse 34, Christ then declares that how we relate to money, and what we do with it, is a clear indication of where our hearts are really at.

The Bible teaches good money management but Jesus makes it clear that the GOAL of good money management (stewardship) is so that we can further the kingdom of God.

Biblical Money Management

Good stewardship involves the whole process of money management. The Bible teaches:

- Honest Earning (Prov 21:6 ; Eph 4:28 ; 2Thess 3:6-13)
- Good Budgeting (Prov 21:5 ; Lk 14:28-30)
- Proper Spending (Prov 13:18 ; 17:16 ; James 5:5)
- Reasonable Saving (Prov 13:11, 22 ; 21:20)
- Smart Investing (Prov 31:16 ; Lk 19:11-27)
- Generous Giving (Prov 11:24,25 ; Eccl 11:1,2 ; Lk 6:38 ; 2Cor 9:6)

When we think of Christian stewardship we usually think of the giving part. Certainly, that is the goal, but the other aspects of wise money management are critical as well. In our day, it is quite common for people to get themselves into financial trouble. In some cases people make poor work decisions. A lot of people don't save money and some fail to invest wisely. Perhaps the biggest money problem we tend to see in these days, however, is overspending and the accumulation of debt.

Not only does poor money management result in a great burden of stress (IE statistically, more fighting takes place in marriage over money issues than over anything else) but it also seriously hinders our ability to be involved financially helping with the cause of Christ in the world. I suspect that Jesus talked about money as much as He did for both of these reasons. The mismanagement of money causes huge problems for us personally with much pain resulting in our lives. Jesus really wants us to be free from that. As well, He is very much concerned that we be able to give.

We need to be very clear about this – God does not intend for us to be in financial bondage. And He most certainly plans for us to be able to respond financially to the needs of others and the advancement of the cause of Christ in the world. If we are going to be true disciples of Jesus we are going to need to be disciplined in our lives. If you are having difficulty managing money wisely then please seek help. There are people who are trained and available to equip you with good money management principles, tools and skills.

[Please contact the pastoral staff. We would do our best to assist you.]

Where should my giving go?

There is no shortage of needs in the world when it comes to giving but there are biblical priorities.

Biblical Priorities For Giving

Lest you think that God doesn't care about you or your own, giving really starts at home. In fact, the apostle Paul made the statement that if a man doesn't take care of his own family first then he is acting in a way that is worse than someone who doesn't even believe in God. (1Tim 5:8)

If we put good biblical money management principles into practice however, we will generally have money beyond what is required for our own needs and that of our own families. Those who do not find this to be the case are usually not truthfully applying the principles or may be confusing wants with needs. We live in a consumer society that wants us to believe that the road to happiness is through acquiring things. But Jesus clearly refuted this idea (Lk 12:15) and Paul tells us not to be conformed to the world but to be transformed by the renewing of our minds (Rom 12:1,2). This is really all about following Christ and His will for our lives which involves trusting Him and believing and following His teaching.

Giving To And Through Your Local Church

Beyond the personal needs of our own families, there are all kinds of 'worthy causes'. However, there is a New Testament precedent for giving to and through your local church. (Acts 4:34-37 ; 1Cor 16:1-4)

Here are some reasons why God would intend this to be the case:

- Giving to and through your local church helps insure your investment in Christ's Kingdom

Good stewardship involves making sure that the money you give to the Lord's work is used in the best way possible. Churches, as well as individuals, must practice good stewardship. Since you are personally involved in your local church, and as such are a part of the decision making process, then you can insure that your giving is not being abused, misdirected or mismanaged.

- Giving to and through your local church provides a necessary element of personal accountability

What I mean by this is that it would be too easy for us to justify personal expenditures if we attempted to do all our ministry giving only as individuals. When we act as a body we are practicing an important biblical principle of body life and cooperative effort.

- Giving to and through your local church gives you the ability to get involved personally along with your giving

In saying this, I am not advocating that we should give with strings attached or try to be controlling with our money in the church. That type of giving is not even giving, it is only manipulation. I am saying that giving locally allows us to make sure that our money is going where our hearts are at (Matt 6:21) and as well that our energy and talents can combine with our money for full personal involvement in the Great Commission of Christ (Matt 28:18-20).

- Giving to and through your local church means that you are supporting local ministry (Your 'Jerusalem' – See Acts 1:8) as well as world missions.

We are responsible to take the gospel to the ends of the earth. We are especially responsible for our own immediate part of the globe. By giving to your local church you are supporting world missions but you are also supporting the church's ministry in your own local area where you are called to do personal evangelism.

- Giving to and through your local church increases the impact of your giving

There is a certain synergy that takes place when people team up and work together. When we cooperate and act together in unison as one with a united vision we are able to do so much more than when we act only as individuals. A local church means a unified vision and a unified effort.

- Giving to and through your local church is an appropriate recognition of the benefits you receive from being a part of your local church

Unfortunately, some Christians adopt the practice of giving significantly to various ministries abroad (IE. television ministries) while failing to support their local church. This usually happens as the result of sophisticated ad campaigns and appeals produced using some very significant funds. When this happens it is really taking advantage of the local body and its leadership. If we appreciate the various benefits of the facilities, programs and personnel of our local church (... warm building, services, teaching, counseling, entertainment, crisis intervention, children's ministries, weddings, funerals ...) then we really need to be a part of the support system for those local ministries.

What is 'tithing' and should I be doing it?

When people hear Christians talking about 'tithing' it raises a lot of questions. It seems like a strange, religious sounding word that gets tossed around. The word 'tithe' literally means 'one tenth'. The practice of tithing is the practice of giving one tenth of one's income to the Lord for His purposes.

Tithing In The Old Testament

You can find many references to the practice of tithing in the OT because God commanded His people, the nation of Israel, to tithe and told them they would be blessed in it and for it. (These passages are only a small sampling: Exodus 25:1-9 ; Exodus 35:4-36:7 ; Numbers 18:20-32 ; 2Chron 31:2-21 ; Nehemiah 10:32-39 ; Malachi 3:6-18)

Tithing in the New Testament

The practice of tithing is not simply picked up into the NT church. Rather, what is taught for the NT believer is the concept of 'Christian Stewardship'.

Now, some have taken this to mean that Christians are not then now compelled to give 10 percent of their income to the Lord's work; that five percent is ok, two percent is ok... whatever a person feels they can do, or want to do, is just fine with God today because we are no longer under the law of tithing.

This type of sentiment is just not reflected in the biblical material. Nowhere do we get the sense from Jesus or His apostles that we should expect to see less happen under grace than what was expected under the law. It is true that we are free from the law of tithing but what is God's intent? That we give less? I hardly think so. Rather, we are encouraged to give our whole selves to Christ. We are compelled to put everything we have behind the great commission. Jesus calls us to lay up treasures in heaven and that where our hearts are there our treasures will be also.

Someone said it really well ... *"Should we consider less, now that Jesus has given all?"* (see 2Cor 8:8,9 & 9:15 in context)

Here is the thing - the principle of giving out of grace, in recognition for the supreme gift of Christ, is a NT theme which far surpasses the tithing concept of the OT Law. Furthermore, the calling of Christ upon our lives for discipleship for the cause of the great commission is worthy of everything we've got to put behind it.

Can You Give It To Me Straight Up?

If you have NOT been saved by the grace of Jesus Christ then you can stop reading this. If you do not know Jesus personally, God wants nothing from you. Stop reading this and go buy yourself something. If however, you can honestly say that Christ has given you new life, and you have a real relationship with Him, then we need to talk.

The tithing system is an excellent biblical principle for giving that allows those who have more to give more and those who have less to give less. When practiced consistently by all of God's people, it provides sufficient resources to fulfill the great commission. I have often thought, as I suspect others have, of what we would be able to accomplish together for Christ as His church if ALL of His people tithed.

Money is a most practical thing. We can't do much without it. And yet people often think that the church should be able to do just fine without it. It never ceases to amaze me. People get in trouble and they turn to the church, but where is the church supposed to get its resources from? God? True enough, but God's money is in our pockets. God owns the cattle on a thousand hills, but He has no hands but our hands, no feet but our feet. Our resources are His resources placed at our disposal or should I say His resources are our resources placed at His disposal. Either way you look at it, it's His.

I realize that at many times and in many places people have been taken advantage of and many Christian ministries have proven to be less than reputable in their use of money given in sacred trust. But we have a consistent record in this regard and we are committed to continue as a faithful ministry for Christ that is trustworthy. We have measures in place to ensure that funds are handled and used only in ways that demonstrate the best of Christian stewardship and integrity. We have been, and will continue to be, accountable. Our books are open and by God's grace we will continue to be a church that people can

feel good about, not only attending, but becoming fully involved in; one that is doing significant ministry for Jesus Christ.

Many churches attempt to finance their ministry with sales and fundraisers of various sorts. They expend great amounts of energy to generate funds from their own pockets. These churches lack the basic concept of giving and of Christian stewardship. Even worse, many churches are consistently looking to those out in the community to fund their mission. They ask those who express no real interest in Jesus - no love for Him, no intention of serving or following Him, no allegiance to Him and no sharing in His cause - to underwrite His mission. This is an embarrassment to Jesus Christ and He completely disassociates himself from it. For the most part these churches struggle just to keep their doors open.

The thing we need to realize is that God has already provided the resources for His work and mission. He has blessed His people. We are His plan. The time that He gives us, and the abilities that He gives us, and the substance He allows us to attain are all His as we are His. We are His instruments in this world. We are His church. And we need to invest our lives in their totality in the great cause of Christ in this world. When God gets a hold of our hearts He will have our wallets too and the church will move forward like the mighty army God is calling us to be. Then God's work will be done in God's way and great things will happen to God's glory.

I know that people in the world get bent out of shape when they hear the word money mentioned in the church context. But those of us who know and seek to follow Him must really understand that the discipline and the joy of GIVING is a vital part of Christian living and, in its different forms, combines with PRAYER, BIBLE STUDY, FELLOWSHIP, SERVICE and EVANGELISM to become an essential part of dynamic personal growth for us as Christ followers. And that, furthermore, we are mandated with the Great Commission and that includes the financing of it, no less than any other aspect of it.

What should our giving be like then?

From the apostle Paul's teaching in 1Cor 16 and 2Cor 8 & 9 we can identify the following principles which describe what our giving should be like.

- Our giving should be prioritized

That means the first part, right off the top, not the 'leftovers'. In the Bible, God is always deserving of the best part. (1Cor 16:1,2 CF OT sacrifices)

- Our giving should be planned

That means our giving is not to be just a last moment thought or some spontaneous 'tip' but a thought-out systematic discipline of regular giving. (2Cor 9:7)

- Our giving should be proportionate

The more we have, the more we can give. Ironically, statistics show that across the western world the more people have the less they give. How sad is that?! (1Cor 16:2 ; 2Cor 8:11-13)

- Our giving should be protected

Personal involvement is part of good stewardship. Local giving is tied into local serving. (2Cor 8:20,21)

- Our giving should be passionate

God loves when we give with the right heart attitude. As one Christian I know one time put it, *"We should be thrilled to give"*. And this is exactly the idea here in this passage. The word translated 'cheerful' is actually 'hilaros'. What English word does that sound like to you? In other parts of the broader context Paul talks about their 'eagerness' to give. We should never be thinking of how we can give less but only how we can give more, because it is an incredible privilege to serve in the kingdom of God. (2Cor 9:7-15)

Any Final Thoughts?

If you've read all the way through to the end of this diatribe then you probably are not taking issue with any of this. Jesus said, *"Where your heart is, there will your treasure be also."* I have learned that if a person has trouble with the whole discussion of money as it relates to them and the cause of Christ, then they really have a personal problem with Jesus. After all, it's His church and His mission and His blood that bought us. It's all about Him.

For us, it really isn't any big deal at all. I mean, ten percent is only a starting point. So, in the likelihood that you are 'one of us', let's rejoice in the love and mercy of Jesus and get busy pouring ourselves and our resources into making the most difference in the world that we can possibly make for Jesus. It's good to be sharing the journey with you.