

Money

What we mean by Christian Stewardship

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Christian Stewardship

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What are we talking about?

When Jesus calls us to follow Him, there are certain 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 the steward's job to see that the resources were properly distributed and used wisely according to the master's interests, not simply self-interests.

God's Word (the Bible) 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 be a follower of Christ, we are really giving ourselves and anything we have up to Him.

The concept would be basically this - I belong to Christ, so 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 New Testament's teaching in this regard. Please prayerfully read and ponder the following passages:

- We are not our own but have been purchased by Christ and that at great personal cost to Him. (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) This includes our very lives.

When we use the term '*stewardship*' we are typically thinking of money. But it is much more than that, because it involves everything in our lives including also our time and our energy and our passions. However, sometimes we are a little quicker to acknowledge God's claim on our time and talents than on our stuff. This is no surprise to God and Scripture anticipates our 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, because it is such a sticky area for us.

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

The short answer to this question would be 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 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 article and read them for yourself.

The Good and Bad

First, the Bible does not teach that money or possessions are something bad. And contrary to what some have suggested, the Bible does teach the ownership of 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, Scripture does contain many 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 6:3,24; 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

We sometimes shy away from talking about money in our churches because of the popular perceptions that exist resulting in large part from the abuses that have taken place, which have received a lot of media attention. But we need to meet these things head-on because Jesus talked often about money (more than heaven or hell) and he did it without apology. We are obligated to teach what has been called '*the whole counsel of God*' (Acts 20:27) recognizing that our financial dealings constitute a big and important area of life in this world. We'll consider the issues of the church's integrity on money matters later in this article.

A typical sample of Jesus' teaching about money is found in **Luke chapter 12**. His teaching in this instance is occasioned by a request from a man in the crowd who wanted Jesus to intervene between himself and his brother whom he felt was defrauding him. Jesus starts with a warning, continues with a story (parable) and then leads into a fairly large body of teaching for his disciples. Again, I encourage

you to read through the entire passage for yourself and see if you can identify the following points and principles.

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

In verse 21, He instructs us to make sure that we are 'rich' toward 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 a radical claim - as we learn to give we receive more (things of much more value) than we give. 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 the real condition of our hearts.

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 Scriptures teach:

- 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 a key goal - that we would be able to help others and further God's kingdom. But the other aspects of wise money management are a critical part of that. In our day, it is very common for people to get themselves into financial trouble. In some cases, people make poor work decisions (including in some cases the decision not to work hard or ethically). A lot of people don't save money and some fail to invest wisely. Perhaps one of the biggest money problems we see in these days of easy credit, however, is overspending and the accumulation of debt.

Not only does poor money management result in a great burden of stress (marital conflict for example) 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 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 use the resources he provides to make a difference in the world while on mission for Him.

We need clarity on this. It is not God's will for us to be in financial bondage. (Rom 13:8) 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 Christ, we are going to need personal discipline and obedience in these very important areas. If you are having difficulty managing money wisely then please seek help. There are people trained and available to equip you with good money management principles, tools and skills.

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

Where should my giving go?

There is no shortage of need 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 does start 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 have faith 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, because God blesses us when we obey His discipleship principles. Often times, those who do not find this to be the case in their lives are either not truthfully applying the principles or may be confusing wants with needs. We live in a consumer society. Popular culture indoctrinated by the pervasive advertising industry would have us all believe the road to happiness is through acquiring and consumption. But Jesus refuted this idea in no uncertain terms (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 seeking after His will for our lives which involves trusting Him and believing and following His teaching, rather than choosing 'way of the world' (Matt 7:13,14). AND, it's important to remember that we are to live by faith, which means giving even our 'first fruits' which is an act of both trust and devotion. Check out this exceptional video expounding the Scriptures on the concept of 'first fruits'.

<https://www.youtube.com/watch?v=hKywETrwjgA>

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)

The following are a few reasons why God may have established this to be so:

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

Good stewardship involves making sure money you give is used in ways consistent with the cause of Christ. The funds themselves need to be accountable to Christ as we are, and we are to be wise as well as generous. We need to be reminded that though people have many real and legitimate needs, our greatest needs are spiritual. The mission of the church to receive and live out of the gospel and take it to the world is the great priority. Also important here, churches, as well as individuals, must practice good stewardship. Since you are personally involved in your local church, you get to see the fruit of your giving and to have the assurance of knowing that good work for God's glory is being done. Your participation includes (or should) taking membership and participating in member meetings where important financial decisions are made. So, giving to and through your local church helps ensure your church is wisely investing in Christ's Kingdom.

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

This reason is almost the flipside of the first. It would be too easy for us to confuse personal agendas with kingdom work if we attempted to do all our ministry giving only as individuals. While we are to be engaged and involved in serving and leading, in the local church where we are also giving, there is also, paradoxically, this – *"... when you give to the needy, do not let your left hand know what your right hand is doing..."* (Matt 6:3) Jesus is talking here about motives (See preceding context). When we act as a body, we are practicing important biblical principles of body life, cooperative effort and accountability that we need personally to have. We are supposed to give as individuals too when we are confronted by needs that God is clearly calling us to meet, but the corporate life of the body of Christ as we serve God on mission together helps safeguard us against operating out of our own personal agendas or even areas of legitimate personal passion. Because within the realm of kingdom work, there is room for a great many areas of passion and engagement and teaming. And the simple truth is that I need the body of Christ to assist me with my personal growth in all kinds of areas including these ones. What's important to me should not be allowed to demean or devalue a genuine holy kingdom passion in the life of a brother or sister. I personally need the body, not just in every area accept my giving.

- Giving to and through your local church enables us to get involved personally in other ways increasing the combined impact

These three points are intertwined of course, but they represent some different perspectives within the scriptural intent, and we benefit from distinguishing clearly between them even while recognizing the connection. This third principle is not to suggest we give with strings attached or try to be controlling with our money in the

church (See again Matt 6:3). Trying to manipulate the church's directives with our money is an unhealthy and unhelpful (sinful) practice. It violates the first two principles. But here's the thing - giving to and through my local church enables me to give locally which means I can add my time and talent to the giving of my treasure. And it all becomes part of my personal involvement in the great commission (Matt 28:18-20) and what is described in Scripture as 'the fellowship of the Spirit' (See Acts 2:42-47; 4:32-37; Phil 1:6; and 2Cor 13:14

*It would also be important to read all of 2Corinthians chapters 8 and 9 which constitutes the fullest explanation of Christian stewardship in Scripture. We do pull a few points from that passage below).

On top of all this, when we team up with other members of the local body of believers with a united vision there is a synergistic affect - "the whole is greater than the sum of the parts", maybe like 'compound giving!'

- Giving to and through my local church means I am supporting local ministry (my 'Jerusalem') but the mission throughout the world as well (Acts 1:8).

We are particularly responsible for our own immediate part of the globe, but our responsibility extends far beyond that. We are to take the gospel to the ends of the earth. That is to say that we are to seek to establish genuine witness and ministry to see Christ proclaimed and glorified everywhere we can. By giving to our local church we are supporting our church's ministry in our own local area where we are called to do personal evangelism. But we are also supporting world missions when our local church is involved in foreign missions as it should be. Giving to causes abroad in a manner that shows good stewardship requires the kind of association we have as a local church with other churches of like faith and practice all over the world. This is practical and wise.

- Giving to and through my local church is an appropriate recognition of the benefits I receive from being part of our local church

Unfortunately, some Christians have at times adopted the practice of giving significantly to ministries and causes abroad (television ministries for example) while failing to support their local church. This usually comes with sophisticated ad campaigns and slick appeals produced with some significant funds. But many don't realize when they do this they are taking advantage of the local body by receiving the benefits of belonging without sharing the responsibilities. If we appreciate our local church ministry and the benefits of the facilities, programs and personnel of our local church, everything from teaching to a clean and comfortable building to counselling services, crisis intervention, children's ministries, youth ministries, corporate worship times, social events, weddings, funerals, etc., then we really need to be a part of the support system for those local ministries. To do otherwise is not an acceptable pattern for our lives (Romans 13:8).

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

When people hear Christians talking about 'tithing' it can raise 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 and carried into the NT church. There are no direct instructions in the NT for Christians to tithe. However, what is clearly taught for the NT believer is the concept of 'Christian Stewardship'.

Some take 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 not only dismisses the law of tithing but also the spirit of the law. (2Cor 3:6) And you will not find this line of thinking reflected in the New Testament. Nowhere do we get the sense from Jesus or His Apostles that we should expect to see less happen for God under grace than what was expected under the law. It is true that we are free from the law of tithing but the spirit of the law of tithing is everywhere in the NT and far exceeds the expectations of the OT.

Try a look at it this way. In the sermon on the Mount Jesus says, "*You have heard it said, 'Do not murder', but I say to you, do not be angry with your brother.... You have heard it said, 'Do not commit adultery', but I say to you that whoever looks at a woman lustfully has committed adultery in his heart.*" Then think about the rich young ruler who came to Jesus and said, "*I will follow you*" to which Jesus responds, "*OK, go and sell everything you have and give it all to the poor, then come follow me.*"

When Jesus said He didn't come to abolish the law and the prophets but to fulfill them (Matt 5:17), we should recognize in those words a call to higher living, not lower. You see, the principle is that we belong to Christ and everything we have belongs to Him as a result – that's 100 percent! And should we give less under grace than under the law? Or should we give our very selves to Christ and manage everything we have to leverage it for the great commission? Jesus calls us to lay up treasures in heaven and that where our hearts are there our treasures will be also. (Matt 6:19-21) Someone put it well in question form - "*Should we consider doing 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?

Let's just be very clear on something. If you do not know the grace of God in Jesus personally, you don't have to concern yourself with any of this. 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 the kind of personal relationship with Him described in Scripture, then that changes everything. (See 2Cor 8:9)

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. What would we be able to accomplish together for Christ as His church if all His people simply tithed only! But Christians should never be satisfied to simply give 10 percent of their income back to God, in light of all He does for us and gives to us. There is substantial validity to the practice of allocating the first 10 percent (the tithe) of our income to our local church with monies over and above that (offerings) more available for other worthwhile causes and ministries.

Money is a most practical thing. We can't do much without it. The people who rail on the church for taking people's money are typically the same people who expect the church to be there for them financially if they find themselves in hard times. It is to be readily acknowledged that people have in cases been taken advantage of in the name of Christ and that many 'Christian' organizations have proven less than reputable in their dealings. But those ministries should not be confused with the hundreds of thousands of faithful local churches that have a consistent record and continue as faithful ministries on mission for Christ doing His work for His glory.

As a local church, we have comprehensive measures in place to ensure that funds are handled with integrity and used only in ways that demonstrate the best of Christian stewardship and accountability. 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.

God's people are entrusted with God's means for God's work. The great commission is not to be underwritten by sales and fundraising or anything like that. These things only feed the consumer culture we are trying to break free from. We are His church and we are dependent upon the tithes and offerings of God's people to do God's work together. We are to be the physical representation of Christ on mission in this world. We are to be the hands and feet of Jesus. And the money in our pockets belongs to Him. That is Christian stewardship.

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. And we need to invest our lives in their totality in the great cause of Christ in this world. As it has been said, "*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.

Some people go a little crazy 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 as an essential part of dynamic personal growth for us as Christ followers. We are blessed by God in the experience of giving.

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. Again, it is highly recommended that you read through those entire sections. They come to us from two different letters but speak of the same context.

- Our giving should be prioritized

That means the first part, right off the top, not the 'left-overs'. In the Bible, God is always deserving of the best part. (1Cor 16:1,2 CF OT sacrifices) and the first part. Think back to what has been referenced already about the important Scriptural teaching on the 'first fruits'.

- 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. An offering being received in a local church worship service should never be a surprise to us. (2Cor 9:7) There are undoubtedly instances where our giving should be spontaneous, but our regular disciplined giving in worship warrants much more thoughtfulness than that.

- Our giving should be proportionate

The more we have, the more we can give. As we give, God blesses. As God blesses we 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) We made this point before, but it bears repeating because it rises out of this passage of Scripture we are considering.

- Our giving should be passionate

God loves when we give with the right heart attitude. And what should that attitude be? 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' (2Cor 9:7) is the Greek word '*hilaros*'. What English word does that sound like to you? Our giving is not to be some somber, begrudging or reluctant legalistic behaviour. It is to feel alive in Christ and sharing in His life in His kingdom.

In other parts of this larger passage Paul refers to the people's '*eagerness*' to give. (Read the whole passage please). 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 as His sons and daughters (2Cor 9:7-15) and that in light of 'his inexpressible gift!' (2Cor 9:15)

Final Thoughts?

If you've read all the way through to this point, you probably don't take issue with any of this. Jesus said, "*Where your heart is, there will your treasure be also.*" I have lived long enough to learn that when a person has trouble with the whole discussion of money as it relates to ourselves and the cause of Christ, they really have a personal problem with Jesus. After all, it's His church and His mission and we've been bought with His blood (Acts 20:28). It's all about Him.

For us, it really isn't any big deal at all. I mean, ten percent is only a helpful 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 possibly can for Jesus. It's good to be sharing the journey with you.