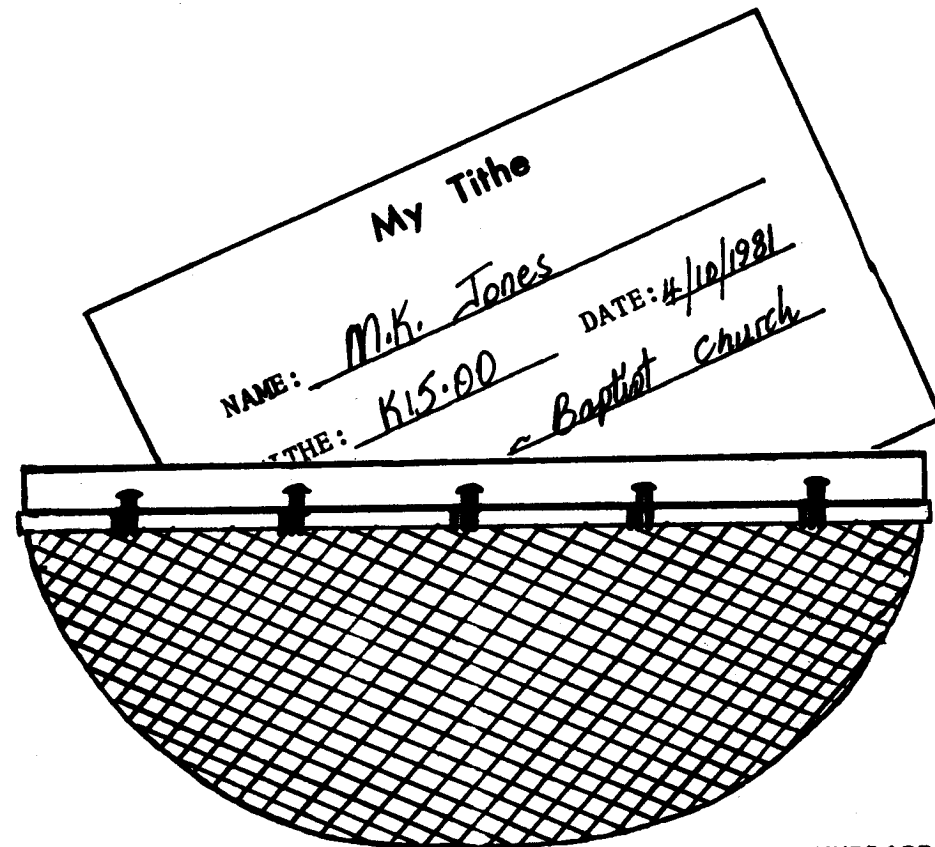


STUDIES IN BIBLICAL STEWARDSHIP

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JERRY A. HUBBARD

“STUDIES IN BIBLICAL STEWARDSHIP”

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(Jerry A. Hubbard)

*First Edition
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With God's help through the ministry of the Holy Spirit, I will be a faithful steward of my life and my material possessions which God had entrusted with me.

b. Will you enter into this stewardship covenant with God? If you answered "Yes" sign your name below.

Name:.....

If you answered "No", write the reasons why you cannot sign the stewardship covenant with God. After writing out your reasons for not signing the covenant, enter into a time of prayer with God, telling him why you cannot be a Christian steward of your life and your material possessions. Did God agree with your reasons?

13. The Church and Denominational Stewardship

- a. What is congregational stewardship?
- b. What is the theological and practical foundational basis for church members to contribute their tithes and offerings unto God through the church?
- c. State the Law of Stewardship Action Attitude. What does it mean?
- d. Write the principles of group action stewardship and briefly explain each one.
- e. List the "sins" which churches can commit against their members and briefly explain each one.
- f. What are the advantages for a church to adopt a yearly planned budget?
- g. Explain what a denomination is.
- h. What are the stewardship responsibilities of a nationally organized denomination of churches?

14. Stewardship Covenant

- a. Carefully read the written covenant below. Be sure that you understand each part of the covenant.

STEWARDSHIP COVENANT

As a child of God, I recognize and acknowledge his ownership of me and all my material possessions and that I am a steward of my life as well as my possessions. I will use Christian means and methods to acquire all of my money and other material possessions.

THEREFORE:

I will live my life as a responsible Christian steward unto the glory and honor of God, the Father, God, the Son, and God, the Holy spirit. I will give a tithe of my monetary income unto God through my church with whom I worship because I believe the tithe to be the biblical starting point for financial giving unto God. I will use the tithe as a beginning for the personal goal of moving beyond the giving of a tithe to that of becoming a sacrificial, generous giver unto the Lord Jesus Christ for the support of his Kingdom through my church, association and national Convention/Union.

INTRODUCTION

These stewardship studies were first published in 1981 for the purpose of providing Sunday School stewardship lessons to be used by the churches affiliated with the Baptist Convention of Zambia following a nationwide stewardship campaign. The objectives of these studies now, as then, remain the same. These objectives are: 1) to expand the reader/learner's knowledge of the doctrine and theology of biblical stewardship; 2) to motivate and inspire the reader to climb to greater heights in his/her stewardship obedience unto Jesus Christ; 3) to provide biblical stewardship studies that will make the reader/learner aware that stewardship is a major doctrine of the Scriptures; and 4) to challenge the reader/learner to apply daily his/her knowledge of stewardship in a visible, practical way in his/her church's programmes of ministry as well as outside their church's programmes of spiritual ministry.

As stated above, the first edition of Studies in Biblical Stewardship was intended for use within the Sunday School Bible Study ministry of the churches. These studies have been re-written for use in personal Bible study, group Bible study, a church wide study of biblical stewardship as well as for use in the Sunday School Bible Study ministry of the churches.

In re-writing these studies I have, in some instances, changed titles to some degree. Some studies have remained with their original titles. I have used the same Scripture references which were used in the original studies. Some new material has been included in the revised edition. This comes as result of further study and readings in the area of biblical stewardship as well as new stewardship insights which God has given to me through topical bible study in stewardship as well as in personal daily application of stewardship principles in my own life. Also, this revised edition contains review questions for thought and written answers at the conclusion of the studies.

If this book is to be used in any study groups, it is best for each person in the group to have a personal copy. Each member of the group should have a personal copy so that he/she will have the book readily available unto themselves for the times that they are able to schedule for study of the book. Each one should carefully and prayerfully read the Scripture references given for each study. These form the Scriptural, theological and doctrinal bases for the

stewardship studies. Also, the stewardship memory verses should be memorized. Stewardship verses which are memorized serve as a constant reminder that faithful stewardship in all matters of life is required. Stewardship is not an option for some Christians and a requirement for other Christians. Each Christian is responsible and accountable for a stewardship lifestyle. The resources used for these studies are: 1) the Bible, first and foremost, as it provides the Scriptural foundation for each study; 2) Resource Unlimited, William Hendricks, editor; 3) Living The Responsible Life, Cecil Ray; 4) Good Stewards, J. E. Dillard; 5) the booklet, "The Church and Its Ministry of Stewardship", Baptist General Convention of Texas; 6) Christian Sharing of Possessions Annie Wright Ussey; and 7) Sacrifice and Song Mrs. Foy J. Farmer.

May God, the Father, Jesus Christ, the Son, and God, the Holy Spirit give each reader/learner the courage and will power to be a "faithful steward" of all things with which he has blessed you as his trustee.

Jerry A. Hubbard

Baptist Mission of Zambia

December 1993

- g. Which church gave liberally for Paul's needs while he was being held a prisoner by the Roman government?
- h. Why is it surprising that Paul does not specifically refer to tithing in any of his epistles/ letters?
- i. How can Christians go beyond fulfilling the strict legalistic requirement of the Law of the Tithe?

11. The Christian and the Tithing

- a. Christians usually divide into two groups concerning tithing and their relationship to grace and the Mosaic Law. Give the two positions Christians usually take over the issue.
- b. The New Testament does not give a specific command concerning the tithe. But, it does give a principle to guide Christian believers in the giving of their financial resources. Name and fully explain this principle.
- c. List the two ways in which salvation has an effect upon tithing and give New Testament examples that verifies this fact.
- d. Why is the tithe the basic starting point for the generous giving of one's financial resources?
- e. Give the four reasons why tithing is a moral and religious obligation for Christians.

12. The Christian as a Steward

- a. Why should each Christian believer give his/her money for the purposes of God?
- b. List and explain briefly the principles of generous giving.
- c. What is sacrificial giving and what is involved for one to become a sacrificial giver?
- d. True or False: Only people who receive a high income are expected by God to be generous, sacrificial givers? Explain your answer.
- e. List and briefly describe three problems that low income Christians face in their sacrificial, generous giving unto the Lord.

9. The Stewardship of Tithing: Part One

- a. True or False: The Israelites were the only people of the ancient world to give tithes. Prove your answer.
- b. What caused Christians to have a feeling of resentment for tithing?
- c. How can church leaders best encourage the church membership to practice tithing joyfully and willingly?
- d. Before the giving of the Mosaic Law the tithe bore testimony to two things concerning the tither's relationship with God. What are these two testimonies?
- e. Give the Scripture reference and circumstances of the first two references to tithing in the Old Testament.
- f. Name the three tithes required by the Mosaic Law?
- g. List the things that Numbers, chapter 7, can teach us about giving unto the Lord.
- h. Why do church leaders need to be careful in the interpretation and application of Malachi 3:7-10?

10. The Stewardship of Tithing: Part Two

- a. Jesus referred to the Law of the Tithe two times. What was his purpose for referring to the Law of the Tithe these two times?
- b. What is the context of the Hebrew passage in which the writer refers to tithes given by Abraham unto Melchizedek?
- c. Briefly discuss the biblical evidence that Jesus endorsed tithing.
- d. What is the deeper internal spiritual meaning of the Law of the Tithe as taught by Jesus?
- e. The blessing which comes to a believer from his/her giving may not be material ones but rather spiritual ones. What are some of these spiritual blessings?
- f. In 1 Corinthians 16:2 Paul has given the greatest insight into the deeper meaning of the Law of the Tithe. List the four things Paul states in this verse of Scripture.

THE MEANING OF "STEWARD" AND "STEWARDSHIP"

Study Scriptures: Genesis 15:1-7; Genesis 24:1-67; 1 Chronicles 28:1; Matthew 20:1-16; Luke 16:1-13

Stewardship Memory Verse: 1 Corinthians 4:2

We sometimes hear new words in conversations of which we do not know the meanings of these words. We also, from time to time, hear some words of which we are familiar and we think that we know their meanings, but in actual fact, we do not know the meanings of these often repeated words. "Steward" and "stewardship" are examples of words of which we assume we know their meanings. A pastor or another church leader uses these words in a sermon or in a Bible study. You realize that you are familiar with the words but as you begin to think about their meaning, you find it difficult to give the meanings of the words. This first study of biblical stewardship will be concerned about the meaning of these two very important words. By learning the meaning of "steward" and "stewardship" in the beginning of these studies you will have a better understanding of the studies which are to follow. Learning the meaning of "steward" and "stewardship" will enable you to understand your role as a Christian steward and your responsibility in your ministry of Christian stewardship.

WHAT IS THE MEANING OF "STEWARD"?

At one time people thought that "steward" meant a person who herded pigs. This meaning of "steward" was incorrect. People who study the meaning of words have revealed that "steward" was the job title given to a person who had the responsibility of managing a household or farm for the owner of the house or farm. A steward was a person who had a position of prestige and honor. The position of steward was one which demanded great intelligence, initiative and integrity (completely honest and loyal) to the one for whom the steward was working. It can be seen then that a steward is a person who has the responsibility of managing with intelligence, initiative and integrity the property or business matters of another person.

How does this definition of "steward" relate to the biblical stewards Eliezar (Genesis 15:1-7), Arza (1 Kings 16:9), and the stewards of Jesus' parables in Matthew 20:8-16 and Luke

16:1-13? A close examination of each of these passages will reveal that the meaning is the same as given above. In each of these biblical passages the steward was one who had the responsibility of managing with intelligence, initiative and integrity the property and/or business matters of another person. Because the position of being a steward for another was one of honor and prestige, the steward was completely honest and loyal to the owner of the property and/or business matters of which he, the steward, was a trustee.

Therefore, through careful study it can be seen and learned that a steward is responsible for the proper management of property and/or business matters which are owned by another person. The steward is not the owner of that which he/she is managing. The steward is responsible and accountable for the manner in which he/she manages the property and/or business matters of the owner. The conclusion can be drawn, therefore, that a Christian steward is a person who has been saved by Jesus Christ and one to whom God has given the responsibility of managing his (God's) property and/or business matters with intelligence, initiative, integrity, honesty and loyalty.

WHAT IS THE MEANING OF "STEWARDSHIP"?

Learning the meaning of "steward" prepares the Christian steward for learning the meaning of "stewardship". Someone has pointed out that there are only four major doctrines in the Bible - God, Sin, Salvation and Stewardship. If stewardship is a major doctrine of the Bible - and it is - what is the meaning of biblical stewardship? Dr. Alexander Maclaren, the great Scottish biblical expositor, said, "Stewardship is a token (evidence) that God trusts us; the duty is an honor, the burden a grace. Let us seek the joy of service which is not contented with the bare amount of tribute but gives over and above because of our love for Him."

God gives Christians life, personality, ability, opportunity, responsibility and possessions. In receiving these things from God the Christian becomes responsible and accountable unto him for the manner in which he/she uses these things in his/her life. The relationship which involves responsibility and accountability between the Christian and God is Christian stewardship. The Christian's use of the things which God has given to him/her becomes a stewardship, that is, the Christian becomes responsible and accountable unto God for his/her use of all

7. The Stewardship of the Gospel

- a. Name two ways in which believers are to exercise stewardship of the Gospel so that spiritually lost people can be saved.
- b. What is God's purpose in entrusting Christians with stewardship responsibilities of the Gospel?
- c. Which parable of Jesus reveals the intrinsic value of each person to God, the Father?
- d. If believers refuse to be stewards of the Gospel, what will happen to unbelievers with whom the believers could have shared the Gospel?
- e. Give the locations, according to Jesus, where believers are to go to proclaim the Gospel.
- f. True or False: The church building is the primary place for the spiritually lost to hear the Gospel. Explain your answer.
- g. How can Christians in one country send out messengers of the Gospel to another country? Is this a responsibility of all Christians regardless of nationality? Explain your answer.

8. The Stewardship of Giving

- a. How does creation give of itself?
- b. What is the highest purpose in life?
- c. What historical event is evidence or proof that God is the greatest giver of all time?
- d. In what way can the Christian believer show his/her love unto and for God?
- e. Give a biblical example of a small gift given which reflected a great love for God.
- f. Give a biblical example of a large gift given which reflected a great love for God.
- g. Upon what foundation is the practice of the stewardship of giving built?
- h. Why is a strict legal requirement for giving not acceptable to fulfill responsible stewardship giving?

- g. List, according to the Prophets, the seven ways that Israel as a nation and as individuals - was being negligent in their stewardship responsibilities and accountabilities unto God.

5. Stewardship Teachings in the New Testament

- a. List four reasons why it is important to study and know the stewardship teachings of the New Testament.
- b. According to the New Testament record, what were the first stewardship words spoken by Jesus?
- c. Name three parables, - that were concerned with stewardship accountability and responsibility and briefly state their stewardship application.
- d. Briefly describe Paul's stewardship practices before he became a believer in Jesus Christ.
- e. Give the Scripture reference and write the verse which became the basic stewardship principle of Paul's life in Christ.
- f. Give the Scripture reference, write the Scripture and briefly analyze the Scripture, in which Paul told the church at Corinth how to practice the stewardship of financial contributions to the kingdom of God.
- g. Give the two examples used by Paul to support his argument that congregations are to financially support their pastors.

6. The Stewardship of Possessions

- a. God has allowed his people to become what kind of "owners" of their possessions?
- b. What is trustee ownership?
- c. How should the Christian steward view his/her material possessions?
- d. List three ways in which a Christian steward can show.

God-given things because God is, in fact, the owner of all things. God gives these things unto the Christian for him/her to use to bring honor and glory unto him and to promote the Kingdom of God unto the "uttermost part of the earth". Why is this true? It is true because Christian stewards are the ones who have the responsibility and accountability to manage properly those things which God has given unto them for use on his behalf. The hymn writer, Phil McHugh, has stated this fact clearly in his hymn, "God and God Alone." He wrote,

"God and God alone, created all these things we call our own.

From the mighty to the small, the glory in them all, is God's and God's alone.

God and God alone, reveals the truth of all we call unknown.

And all the best and worst of man, won't change the Master's plan. It's God's and God's alone."

The things which have been listed as having been given by God to us, that is, life, personality, ability, opportunity, responsibility and possessions were given to Christians as a trust from him to us. God remains the owner of these things Therefore, biblical stewardship is the biblical doctrine or teaching that the Christian is responsible to use all things which God has entrusted to him/her to use in the manner in which God has intended their use. "Stewardship is the essential acceptance of the Lordship of Christ, with its consequent administration of life and all its ways under the will and leadership of Jesus Christ" (F. A. Agar). David Livingstone, Scottish missionary to Africa, said, "I will place no value on anything I have or may possess, except in relation to the Kingdom of Jesus Christ."

At the same time that Christians use the things entrusted unto them by the Lord, they are also to acknowledge God as the owner and themselves as the trustees or managers of those things. Christians must manage these things according to God's divine purpose/will or intent for the purpose of advancing and promoting God's Kingdom on earth. The Scriptures teach that all Christians have the unchangeable responsibility to be faithful stewards of all that God, the owner, entrusts to them. A joyousness in stewardship to administer all that God entrusts to believers comes out of a heart of gratitude for "so great salvation" from the Lord Jesus Christ.

Christian stewardship teaches the following facts: One, Christian stewards recognize and acknowledge God as the Creator and Owner of all things. Everything belongs to God because: a) God created all things (Genesis 1:1; John 1:3); b) God holds all of creation together and in place (Colossians 1:16,17) and c) God is the Giver of all things (1 Chronicles 29:11-14). Two, Christian stewards are to use the material things of creation because these things were created by God for mankind to use (Genesis 1:28; Deuteronomy 8:18; Acts 17:25; James 1:17). One person can affirm to another person his/her ownership of certain, particular material things. In the relationship between man and God - and particularly in the relationship between the Christian and God - the ownership of anything cannot be claimed for God has not relinquished his ownership of any part of his creation. He has given mankind the opportunity of using his things. This being the case, Christian stewards in particular have the responsibility of managing God's things with spiritual wisdom under the Lordship of Jesus Christ and to be sensitive to the divine direction/guidance of the Holy Spirit in the use of God's creation. Three, Christian stewards must show in a tangible, visible way their recognition and implementation of the Christian stewardship responsibility God has given to them. Christian stewards need to care for God's property in a way or manner that is pleasing unto him. This can be done by carefully planning, considering and doing those things which indicate that Christians recognize and accept God as the owner of all things. By doing this, Christians will be within God's will for the advancement and promotion of his Kingdom on earth. Four, Christian stewards will give an account unto God concerning the way or manner in which they have used the things God has entrusted unto them (Romans 14:10-12; 1 Corinthians 3:13; 2 Corinthians 5:10 and Revelation 20:11-13). The Christian steward is answerable unto God concerning the way or manner in which he/she has used possessions God has made available to them for use in daily living. God has the right of requiring an accountability for the way or manner in which the Christian steward has used his (God's) property. The Christian steward's final accountability in this matter of using God's property will be made on the Day of Judgement, and that accountability will be given unto God face to face. If the Christian steward has used God's possessions in a responsible manner, then he/she will not receive a judgement of rebuke (Matthew 25:21). But, if the

3. God's Plan for the Restoration of Spiritual Stewardship
 - a. List the three major parts of the plan or scheme that God has incorporated into his process of restoring spiritual stewardship into creation.
 - b. Give the historical and spiritual meaning of the word, "redemption".
 - c. Contrast the attitude of the unredeemed person and the redeemed person towards spiritual stewardship.
 - d. What is God's plan for the redemption of the physical world?
 - e. True or False: Jesus taught that material things are bad or evil within themselves. Explain your answer.
 - f. List three instances that Paul gives in his writings about how material things had been used to advance the Kingdom of God.
 - g. Briefly explain God's sharing plan or scheme of partnership for restoring spiritual stewardship.
 - h. What are the two purposes God has in mind by including Christians in his plan/scheme for restoring creation unto himself?
4. Stewardship Teachings in the Old Testament
 - a. List the four major sections of the Old Testament and each book of each section.
 - b. How did Abraham in his travels show responsible stewardship unto God by building altars?
 - c. What was God's purpose in giving his laws to Israel?
 - d. If God's people fail to be responsible and accountable stewards, what are the results of such disobedience?
 - e. In what stewardship responsibility and accountability did Job remain faithful?
 - f. Contrast faithful and unfaithful stewardship according to the writer of Proverbs.

QUESTIONS FOR THOUGHT AND ANSWERS

1. The Meaning of "Steward" and "Stewardship"
 - a. Why is it important to know the meaning of "steward" and "Stewardship"?
 - b. Define "steward".
 - c. List the five characteristics required of a steward.
 - d. Define "Christian steward".
 - e. Define "stewardship".
 - f. Define Christian Stewardship.
 - g. Give three reasons, with Scripture references, which show that God is the owner of all things.
 - h. In what responsible ways are Christians to manage God's possessions?
 - i. List four things which are learned from the definition of Christian stewardship.
2. Sin Opposes God's plan for Stewardship
 - a. Briefly state why Adam and Eve disobeyed God.
 - b. Give the contrast of creation before and after sin entered into creation through Adam and Eve.
 - c. What principle should Christian stewards keep uppermost in mind about Christian stewardship?
 - d. How did sin affect the productivity of land and mankind's labour upon the land?
 - e. List two very important responsibilities God gave to mankind from the beginning of creation.
 - f. Why did Adam and Eve disobey God?
 - g. True or False: The Christian strives to live in the perfect image of God rather than as a god. Explain your answer.
 - h. What part of creation leads the way in the process of redeeming the earth?

Christian steward has been negligent, or careless or misused the things given to him/her by God, then he/she will receive a judgement of rebuke from God (Matthew 25:26-30).

This study has centred on learning the meaning of two very important words for Christians - "steward" and "stewardship." This study has taught that a Christian steward is one who has been spiritually born again and has received the responsibility and accountability of managing the material things which God has created and has given for his/her use in daily living. This study has also taught that Christian stewardship is the manner or way in which a Christian works the work of managing and caring for the things of creation which God has given to him/her to use according to his divine purpose or intent for the promotion of his Kingdom on earth.

SIN OPPOSES GOD'S PLAN FOR STEWARDSHIP

Study Scriptures: Genesis 1:25-31; 2:15-17; 3:1-24; James 2:14-17

Stewardship Memory Verse: Psalm 24:1

God created a perfect material world for people's use and enjoyment. Concerning his created material world, God said, "It is good." God gave Adam and Eve the authority to use the material things of creation for their life needs and enjoyment (Genesis 1:29). The only thing God created which he did not give Adam and Eve authority to use was the fruit from the tree of the knowledge of good and evil (Genesis 2:17). God reserved this part of his creation for himself.

Adam and Eve decided to take and use for themselves that which God had reserved for himself. Tragedy struck when they disobeyed God. The decision by Adam and Eve to disobey God and take for themselves that which God had reserved for himself is called sin or spiritual rebellion against God. Adam and Eve's act of disobedience towards God is called the original or first sin. In their decision to take for themselves that which God had reserved for himself, Adam and Eve rebelled or turned against God, attempting to make themselves gods. That which God had described as "good" was used by Adam and Eve in an attempt to make themselves to be of the same divine character as God himself. Thinking that by eating the fruit of the tree of the knowledge of good and evil they would be as God himself, they disobeyed God's will or purpose for themselves, thus bringing spiritual and material tragedy and calamity upon themselves as well as upon all mankind throughout the following generations of people.

Mankind is still living with the consequences and results of Adam and Eve's act of disobedience for people of all generations - including the generations of today - are still saying of God's creation. "It is ours!" People today are still attempting to acquire divine qualities for themselves by refusing to be obedient unto God's will or purpose for their lives as a part of God's creation. Sin opposes God's plan for life stewardship. Sin places itself in the place of God's perfect plan for life stewardship.

national and international levels of ministry in the name of Jesus Christ.

The advantages of churches organizing themselves into a denominational structure are: 1) Local churches can participate in opportunities of ministry of which they could never do alone. 2) Corporately, churches can establish and develop priorities of ministry on the national and international levels making the most effective use of limited amounts of money for these priorities of ministry.

Because the denomination receives money from its member churches, it has the responsibility of implementing and practicing good financial stewardship of the money it receives. Since all of the denomination's programmes of ministry are planned for advancing the spiritual life and ministry of the local churches, the denomination should use its money with as much efficiency as is possible. Administrative expenses should be kept as minimal as possible so that the maximum amount can be used in programmes of ministry which will help the local churches to achieve maximum efficiency in ministry on the local level, the national level as well as on the international level. Just as churches need a yearly re-assessment of its ministries' expenditures and financial needs, even so, the denominational leaders need to make these assessments. Changing times and conditions always bring out a need for adjustments and re-evaluations according to circumstances and needs. Churches and their denominationally organized structure have the responsibility to implement good stewardship practices of all that he has given to the Christian; God also blesses each church and its denominational organization as they implement good stewardship practices of all the resources he has given them.

Biblical stewardship for the individual, the church and the denominational organization at the associational and national Convention/Union level is not an option. "Moreover, it is required of stewards that one be found faithful" (1 Corinthians 4:2).

have a growing love for the Lord will always keep their house of worship in good repair as a testimony unto their dedication to the Lord Jesus. 4) Other church expenditures that church members need to be aware of are: electricity and water in some towns, as well as property taxes. Also churches need to give serious consideration to their financial contributions to their local associations and to national Convention/Union with which they are cooperating members.

The plan which has been adopted by The Baptist Convention of Zambia and the Baptist associations of churches is that of asking the churches to give 10% of their collected contributions to the Cooperative Programme. The churches will turn in their contributions to their association. The Associational Treasurer will then forward one half of the contributions on to the Baptist Convention Treasurer. This means that one half of the money contributed by each church will be used by their associations for their associational ministries and one half of their contributed money will be used by the Baptist Convention of Zambia for its ministries on the national level. If the associations and the Convention are to do the ministries which their member churches have assigned to them, then the member churches of the associations and the Convention must regularly and consistently make financial contributions to these two bodies.

DENOMINATIONAL FINANCIAL STEWARDSHIP

Financial stewardship in a local church reaches to the national denominational level. A denomination is a group of local congregations that believe the same basic Christian doctrines, have the same organizational structure and church government which have organized themselves on the national level for the purposes of fulfilling the mandates of Jesus Christ at the national level as well as beyond their national boundaries. Although there were no denominations as such in the New Testament, there is a biblical precedence for this type of structure. (Carefully review Acts chapters 6, 8, 13 and 16 as well as 2 Corinthians chapters 8 and 9.) The denominational structure is not set up to focus upon itself but rather to focus upon national and international spiritual needs which can be met through the combined effort of all the churches working in unity and cooperation with one another. In short, a denomination is local churches structured theologically ecclesiastically and organizationally in alignment with each other for the purpose of accomplishing the mandates of Christ on the

SIN REPLACES ORDERLINESS WITH CONFUSION

At the time God created the "the world and all the things therein" his purpose was that mankind would enjoy an abundance of material goods for their livelihood and for using these material things in their lives to bring honor and glory unto him. By choosing to attempt to alter or change God's plans and purposes, Adam and Eve, and all mankind following them, were challenging God concerning the perfection of his creation, particularly God's creation of mankind. God had made Adam and Eve responsible and accountable unto himself for the manner or way in which they used his creation for themselves. God made mankind in his image. He did not make them as gods. Sin caused mankind to think of himself/herself as a god. In mankind's relationship with creation, God created mankind to be a responsible caretaker of creation. In humankind's relationship with God, God created mankind with the capacity or ability to have fellowship and companionship with him. Sin broke mankind's fellowship and companionship with God and it also made mankind to become an irresponsible caretaker of creation. Perhaps the confusion that sin has brought into the orderliness of creation can best be seen by contrasting creation before and after Adam and Eve sinned.

Creation before Adam and Eve sinned:

1. Mankind had perfect fellowship with God.
2. Mankind enjoyed the bountifulness of creation.
3. Mankind was the master of creation.
4. Mankind preserved creation according to God's purposes.
5. Mankind found security in the personhood of God.
6. Mankind had no fear of death.

Creation after Adam and Eve sinned:

1. Mankind lost perfect fellowship with God.
2. Mankind has to work to earn the bountifulness of creation.
3. Mankind became the servants of creation.
4. Mankind destroys creation because of selfishness.
5. Mankind looks for security in material things rather than in God.
6. Mankind fears death.

The above contrast vividly and clearly shows how sin has changed God's purpose or plan for creation. Sin brings evil and wickedness into the life of a person in his/her relationship with his/her fellow persons and with God. Sin also brings physical, mental, emotional and spiritual pain, confusion, suffering and also death into the life of a person. This was never God's plan or purpose for any person. By choosing to disobey God a person experiences these things and suffers the consequences or results of evil and wickedness in his/her life.

Concerning the Christian stewardship of creation, the Christian steward should keep uppermost in his/her mind the following principle: God has never revoked any person's responsibility to be a good manager or caretaker of his (God's) creation. The responsibility is much more difficult now because of sin. And, because of sin's domination or control of mankind, mankind has done a terrible job of caring for God's creation of the material universe.

SIN REPLACES A BLESSING WITH A CURSE

In creating the world God intended that the land would bring forth big harvests of food for people. By sinning against God, Adam and Eve also brought tragedy upon the land (Genesis 3:17-18) for a curse was also placed upon the land by God. Why did God curse the land? The curse was placed upon the land because of the creational relationship of mankind and the material world. This creational relationship is clearly revealed in the creation account of Genesis chapters one and two. Mankind is not independent of the world in which he/she lives. In fact, there is a kinship between mankind and the earth in that both are creations of God. Whatever affects mankind affects their world and whatever affects their world affects mankind. There is no escaping the fact that whatever affects the one affects the other. Whereas in the beginning the earth yielded its fruits willingly unto humankind, after Adam and Eve sinned the earth began to resist mankind's labor upon it, offering mankind a life of hard work, disappointment, suffering and death instead of unlimited joy as Adam and Eve had enjoyed in the Garden of Eden. When the people of the world were few in number they could move to a new area with new fertile land for their crops and livestock. In today's world there are many people and few fertile land areas for fields and livestock. More and more, people of

person to feel good about the amount of money he/she has contributed to the church.

A financial stewardship programme in a church will include a yearly planned budget. A budget can be thought of as a picture showing how the church plans to use its financial resources for one year. The budget will also show how much financial resources will be needed weekly, monthly and yearly for the church's planned programmes of ministry. Planning a yearly budget will also give a church the chance to re-evaluate the financial needs of each of its programmes of ministry. Necessary adjustments can then be made to accurately reflect the real financial needs for each ministry. A planned yearly budget will also give each church member the opportunity to see how his/her money will be used in church ministry. This will bring about encouragement for financial support for the church in a generous and loving way. A budget will help each church member to have a knowledge of their church's total financial needs which will be an encouragement for each member to become generous givers in their support of the total programmes of spiritual ministry of their church. They will see that their generous giving will provide their church with necessary and needed financial resources to minister to the spiritual needs of all peoples whose lives are touched through their church's ministries. The financial stewardship programme of a local church will of necessity give emphasis to the financial expenditures of the church. Some of the expenditures of a church's budget are as follows: 1) As in the days of the New Testament even also today a worker is worthy of receiving a salary. This is especially true of one who has been called to be a pastor of a congregation. It makes no difference if the pastor is full time or part-time; he is still worthy of his hire as a pastor. Each church which has called or asked someone to serve as its pastor has the responsibility for providing enough wages or salary to meet the financial needs of the pastor and his family. 2) There is need for the church to know an approximate amount of expenditures needed for literature to be used in the Sunday School programme, the Women's Work, the Men's Work, Gospel tracts, Bibles, etc. 3) Money for the repair and upkeep of the church building will be needed. The physical condition of a church building, especially a church building that has not been repaired or maintained over several years, often reflects the spiritual commitment of the church members. Congregations that

giving just enough to meet the basic financial needs of the church will never bring a congregation of believers to the giving level of being generous givers to the Lord Jesus and his church. It is a purposeful neglect of the stewardship responsibility of leading church members to be generous givers.

5. The sin of looking "outside" the congregation for financial needs.

This sin causes a congregation to always fall short of the spiritual level of being a financially independent, self-supporting church. This will keep a congregation from being a congregation of generous givers as well as a congregation which will not enjoy God's intentions for its freedom of spiritual integrity in Christ Jesus. The membership of these congregations which look for and search for outside financial support for their programmes of ministry will never become dependent upon God for meeting their needs nor will they experience the special spiritual growth that comes from completely and totally depending upon the sufficiency of Jesus Christ in meeting spiritual as well as material needs. Some financial assistance may be needed from the "outside" in the beginning stages of a new congregation, but this dependency should not become a permanent need of the congregation. All new congregations should strive for financial independence as soon as possible after their establishment as a new congregation.

THE FINANCIAL STEWARDSHIP PROGRAMME OF A CHURCH

The stewardship programme of a local congregation will involve much more than a programme of financial contributions. For sure, there is a great need for the education and encouragement of church members to become more generous in their giving of their financial resources to the church for its programme of spiritual ministries. For the truth of the matter is that most church members do not tithe their income even though they know that the tithe is the beginning point for their financial support of the church. There are just a few church members who are generous givers to their church, that is, they consistently and regularly give more than a tithe unto the Lord through the church. Most church members can probably be said to be "small contributors" unto the Lord through the church, that is their contributions are neither tithes nor offerings. It is giving just enough to cause the

today are being made aware of the "curse of the land" and are learning that the world and its resources are not unlimited and inexhaustible. Failure to be good stewards of the natural resources of the earth will mean that the "curse of the land" will become even more severe than mankind has known in the past. God never intended that the land become a curse to mankind; he intended that the land always be a blessing to mankind.

SIN REPLACES THE CREATOR (GOD) AND CREATION WITH THE CREATURE (MANKIND)

In creating mankind God gave them two very important jobs or responsibilities. 1) They were to be good managers (stewards) of creation. 2) They were to be God's managers over the entire realm of creation (stewardship). In choosing to "be as gods" mankind severed their intimate fellowship, companionship and relationship with God and brought about an estrangement in their relationship with the physical world. Mankind attempted to place themselves above God and their fellow creation.

The fact that God created mankind in his image separated them from their fellow created order. No other part of creation is referred to as having personhood, only mankind. As people, mankind had fellowship with God that was not possible for the rest of their creational family. Mankind were made spiritual persons; they were like God in this aspect of their creation. They were not made as gods. Satan appealed to that spiritual image that God had placed within created mankind. In yielding to that temptation to change their spiritual image to "be as a god" mankind disobeyed God willfully and deliberately, bringing about their spiritual downfall from an unhindered and uninterrupted presence and fellowship with God. Attempting to gain a higher spiritual position for themselves, though this was an impossibility, mankind fell from their exalted spiritual position in creation. While attempting to become as gods, mankind made themselves fugitives from the true, holy, righteous God. The Apostle Paul in Romans 3:10-11 describes the great height from which mankind fell - "There is none that seeks after God."

Even in Jesus Christ a Christian person is not made a god. The Christian has become a redeemed, sinful person with a restored fellowship with God through faith. The Christian is one who has a restored spiritual fellowship with God through Jesus Christ. It is the creature (mankind) having spiritual fellowship restored

with his/her Creator. The Christian strives to live in the perfect image of God but not as a god.

Sin causes spiritually fallen mankind to think of themselves as being gods. Fallen mankind is not content to elevate or lift themselves to this position; they also set themselves up as the owners of creation. God's nature is that of giving; fallen mankind's nature is that of reaching out and grabbing everything within their reach and claiming lordship over those things. This is called greed and selfishness and greed and selfishness is a sin according to the teachings of the Scriptures. Because being the "owner" of things gives mankind a sense of security and power, they attempt to possess or own as many things as possible. Greedily, selfish mankind attempts to possess more and more things for their own personal security and power. There is no real eternal and/or temporal security to be found in the possession of things which can be destroyed, stolen or deteriorated. Mankind exploits their world and their fellow human beings in their search for security and power in material possessions.

The Bible as God's written word speaks strongly against mankind's strong desire to find their security in material things. The prophets warned the rich about exploiting the poor (Micah 2:1-2). Jesus warned people about letting their possessions of things become their god (Matthew 13:22; Mark 10:23). The Apostle John warned people about placing themselves over creation. *"Love not the world, neither the things that are in the world"* (1 John 2:15).

In his creation of Creation God created a perfect world and perfect people. By choosing to try to make themselves to be gods, mankind destroyed their spiritual perfection as well as the perfection of the physical world. All of creation was affected by the effect of the sin of Adam and Eve in their decision to live apart and separate from God.

God sent his Son, Jesus Christ, into the world to redeem mankind from sin and their rebellion against God. Redeemed mankind is not perfect, but redeemed mankind does have and enjoys fellowship and companionship with their Creator. Redeemed mankind as Christian stewards are the ones who are to lead the way in the process of redeeming creation.

an intensely strong desire for each of its members to grow in spiritual knowledge, wisdom and understanding. This spiritual growth will include the areas of stewardship, Christian lifestyle and generous giving. If the church fails to provide the spiritual ministry for these things to occur, then the church has violated this basic principle of spiritual growth.

STEWARDSHIP "SINS" WHICH CHURCHES CAN COMMIT AGAINST THEIR MEMBERS

1. The sin of poor leadership

Poor leadership occurs when people are placed in leadership positions by the church and in their "leadership laziness" they do not do anything to carry out the responsibilities of their leadership positions.

2. The sin of not asking much from the church members

Some churches do not ask their members to do anything in promoting the Kingdom of God. Included in this area is that of churches allowing their leaders to lead them to have a non-cooperative attitude with their sister churches. In this situation a congregation exists for itself rather than for the Lord Jesus Christ and a cooperative fellowship with their sister churches. Church meetings are implemented for the purpose of drawing attention upon the congregation rather than upon Jesus Christ. This is idolatry in its highest form of expression.

3. The sin of having a small church mentality

The small church mentality is when a congregation of a few or most members feel that they cannot and should not attempt great things for God. Their thinking is that only large membership congregations can do anything in ministry in the Kingdom of God in meeting the spiritual needs of people. This type of spiritual mentality pays no attention to the ministry of the Holy Spirit; it forgets that Jesus at the beginning of his ministry asked twelve men to assist him, although one of them never made a contribution to the Kingdom of God. It also disregards the biblical principle, "where there is no vision, the people perish" (Proverbs 29:18). The size of a congregation does not change the basic spiritual needs of the people nor of the responsibility of the church to fulfill those needs through spiritual ministry.

4. The sin of asking members to give just enough to meet the basic financial needs of the church.

the individual church member. Each church member has the right to know about what their church is doing and how it goes about doing its business or ministry. For church leaders to think that church members do not care about the church's business matters, or that church members are not wise enough to handle business matters for the church, can bring about a situation where much harm and discredit can be brought upon the church. Congregations which allow financial control and business matters decision making to be made by a few individuals will have problems. The problems may take time to come to the surface and out into the open, but the time will come when the congregation as a unit will not continue to allow such a situation to exist. Indeed, the time will come when God himself will not continue to allow such a situation to continue to exist in his church. The principle of openness will not only prevent problems, it will also create membership interest, involvement, commitment and loyalty.

7. The Principle of Membership Rights

If a congregation of believer is to grow in spiritual wisdom, knowledge and understanding, the congregation must recognize that church membership carries certain rights. There are a number of these rights. A few of them are:

a) The right to ask questions. Each church member has the right to ask for and receive information on any and/or all matters of the church. Each member has the right to ask questions about recommendations and decisions facing the church. When a congregation or the church leadership reaches the place that it considers a member to be a trouble maker who asks questions about recommendations and/or actions of church leaders, then that congregation is very seriously spiritually sick. b) The member's right to information. Church members are entitled to have full information and explanation about their church's programmes of ministry and the expenditures of the church in carrying out those programmes of ministry. Information of this type is not just for a privileged few but it is to be made available to all the church members. Church leaders are expected to protect this right for each member. c) The member's right to spiritual growth. Each church member is entitled to expect ministry to aid in their spiritual growth. The church should have an intensely strong desire for each of its members to grow in spiritual knowledge, wisdom and understanding. This spiritual

CHAPTER 3

GOD'S PLAN FOR THE RESTORATION OF BIBLICAL STEWARDSHIP

Study Scriptures: Matthew 1:18-25; Luke 1:26-33; Luke 2:1-14; Romans 5:6-10; 2 Corinthians 5:14-21

Stewardship Memory Verse: 2 Corinthians 5:17

In the previous stewardship study, the study showed that sin opposes God's plan and purpose of stewardship. God's perfect plan for stewardship was in effect until Satan convinced Adam and Eve that they could be "as a god" if they would disobey God and eat of the fruit of the tree of the knowledge of good and evil. Instead of becoming as gods, they became fugitives from God. Sin (rebellious against God) made them fugitives from God as well as bringing a curse upon themselves and the rest of the physical world. Every part of creation was affected by the sin of Adam and Eve.

The human family as well as the rest of creation suffered terrible consequences as a result of the sin of Adam and Eve. This brings forth the question: Is there any hope for mankind and the other parts of creation to overcome the terrible consequences of sin? What can be done to give mankind and the other parts of creation hope for reconciliation with God? God has a plan for reconciliation between himself, mankind and creation. This study will reveal that plan of reconciliation which God has put into effect.

GOD'S PLAN FOR RESTORING SPIRITUAL STEWARDSHIP

God's plan for a new spiritual person is called redemption. In the New Testament redemption means redeeming the entire personhood of a person. It means redeeming the total person rather than a part of a person. God does not save or redeem a part of a person's life or being; God saves all of a person's being - the person's spirit, soul, conscience, thoughts, relationships with family members, friends, acquaintances, living habits and the way the person uses God's world. The word "redemption" comes from the Greek word which refers to the money paid in buying the freedom of a slave. God did not leave mankind on their own to do something about sin in their lives. He sent his Son Jesus Christ into the world to give his (Jesus') life as a ransom (the price paid in purchasing a slave's freedom) for mankind's freedom from sin.

In the ancient world of slavery a slave was totally and completely free when the price of his/her ransom was paid. The person became a free man, woman or child and enjoyed all the privileges of one who had been born free. Even so, people who commit themselves to Jesus Christ as Saviour and Lord through faith and trust in him are totally and completely set free from spiritual slavery to sin.

The stewardship memory verse for this study reads, "If any man be in Christ, he is a new creature, old things are passed away, behold all things become new. And all things are of God who has reconciled us to himself by Jesus Christ . . ." Paul, the Apostle, was making the statement that the Christian person who has been redeemed (bought by the purchase price of Jesus' death on the cross for freedom from slavery to sin) is a new spiritual creation. The redeemed person still remains with the same physical body but the person has a new spiritual body or image. In redeeming a person, God in Jesus Christ, creates a new spiritual body within the person who invites Jesus Christ to enter into the inner being of their life in order that they might be made into a "new creation", that is, a new spiritual creation in Jesus Christ. What does this new spiritual body look like? In Ephesians 4:24 Paul says that "the new man is created in righteousness and true holiness." "Righteousness and true holiness" are words used to describe God's personhood. Therefore, the person who is a new spiritual creation is like God in this respect, that is, they have qualities or characteristics that can be described as being of "righteousness and true holiness."

If a person has not been created into a "new man in Jesus Christ", he/she will fail to be aware of the need of being a steward practicing spiritual stewardship as God purposed at the time of creation. The person will feel that everything belongs to him or her and nothing belongs to God. Always remember this fact: Sin prompts a person to say, "All things are mine" and spiritual redemption prompts a person to say, "All things belong to God." Deliberate acts of sin or disobedience unto the will of God in the life of a Christian prompts the Christian, like the non-Christian, to say, "All things are mine!" The creation of a new spiritual person in Jesus Christ is God's plan for restoring spiritual stewardship into his creation.

leaders will involve the congregation in the decision making process to insure maximum financial giving unto the church.

3. The Principle of Truthfulness

Telling and living the truth is the Christian way for believers and churches. Church leaders need to practice honest reporting about church activities to their church membership. It is a very serious offense for church leaders to think that only they have wisdom and understanding for the business matters of the church. Those church leaders who have this thinking become a group of a few individuals who use their positions of leadership for small group control of the larger body of believers. There is need for all church members to be informed about all matters in the church, especially money matters. Trustfulness demandingly requires that each church member be informed so that financial contributions are used for the purposes for which the money was given.

4. The Principle of Belonging or Being a Part of the Group

Being a church member has group responsibilities as well as individual responsibilities. Individual freedoms are not surrendered in becoming a member of the larger group. Individual membership in the larger group makes group responsibilities heavier or more demanding. The individual Christian belongs to the church (the larger group). The church as the larger body then takes the responsibility of ministry to believers and non-believers, to meeting financial requirements for ministry, and the worldwide task of proclaiming the Gospel of Christ. Being a member of the church provides the basis for the strongest appeal for membership loyalty, faithfulness in service and generous joyful giving.

5. The Principle of Leadership

At the centre of this principle is the responsibility of a church leader to be a church leader. There is a vast amount of difference in a person's being elected to a position of leadership and that of being a leader. A position of leadership is given but the title of leader is earned. A leader is one who has objectives and goals and succeeds in involving others in these objectives and goals. He/she also has plans and procedures to carry out the objectives and aims as well as seeing goals met and accomplished.

6. The Principle of Openness

then the leaders will not be disappointed in the people's response. It is important that church leaders be an example unto their people by their giving. Leaders cannot expect their people to respond with generous giving if they, the leaders, are not generous givers.

Leaders need to be aware of the difference between expectancy and requirement. Christians who have the freedom of making choices cannot be required to do anything. Christians however, do respond to meeting the financial requirements of the Gospel because of their freedom in Christ. Expectancy is communicated through goals and appeals for love responses. Requirements are governed through rules and regulations which are to be met and adhered to with legalistic fervor. Freedom in Christ prompts believers to give out of a response of love toward Christ and the purposes and goals of his Kingdom. Christians full of grace and truth give with generousness to see that those purposes and goals of Christ are met.

Church members need to be challenged by great expectations. Churches need to offer their members the challenge of meeting and accomplishing the highest ideals of Christian living, personal witnessing and generous giving. If a church gives its members a set of rules and regulations, that church is giving its membership goals that can be achieved, completed and forgotten. If a church offers its membership objectives of great expectations, these objectives of great expectations will always keep before the church's membership God's ideals for their lives and ministry. Remember, goals are dated, that is, placed within a certain period of time and reached. Objectives are undated, that is, no time limitations are placed upon them. The ideal of the objective continues with the passage of time; it is not completed nor forgotten.

2. The Principle of Involvement

This principle affirms that church members will become involved in their church's programme of ministry openly up to their level of commitment unto the church. For church members to be involved in generous giving to the church, church members insist on being involved in the decision making process for the use of the financial contributions for the church's ministries. Being involved in deciding how financial contributions will be used in ministry brings about interest in generous giving. Wise church

GOD'S PLAN FOR RESTORING SPIRITUAL STEWARDSHIP CALLS FOR THE REDEMPTION OF THE MATERIAL WORLD

Many Christians do not realize that the New Testament teaches a hope for the redemption of the physical world, that is, the earth. The hope of redemption for the physical world/earth is not the same type of hope of redemption of humankind. God's plan for the redemption of the physical world/earth means that God has a plan or purpose for humankind to properly use the elements of the created physical world.

Jesus taught much in his ministry about material things. He warned against making material things or objects the most important aspect of one's life. He said, "You cannot serve God and mammon for you will love the one and hate the other. "Another way of saying this is: You cannot serve God and material things with equal devotion. He taught his disciples that their primary concern was to be that of preaching the Gospel rather than being concerned about material things because their (the disciples) material needs would be supplied for them by the people who received the message of the Gospel. However, it should be carefully observed that Jesus did not say that material things were bad within themselves. He taught that his followers were not to let the acquisition of material things become first and foremost in their lives. They were to want him and his Kingdom and preach his Gospel first and foremost in their lives.

In his writings the Apostle Paul told about the manner in which material things had helped to advance the Kingdom of God through the preaching of the Gospel. The church in Antioch of Syria had used part of its financial resources to pay the travel expenses of Paul, Barnabas and Titus (Acts 15:3). In writing his letter to the congregation of believers in Rome, Paul indicates his expectation of the congregation to help him with the expenses of his journey to Spain (Romans 15:24). Paul advised Titus to lead the churches of Crete to provide financial resources for Zenas and Apollos in their missionary journeys (Titus 3:13,14). The churches/congregations of the New Testament era accepted as normal stewardship responsibility and accountability the use of their material possessions for the proclamation of the Gospel of Jesus Christ to their world. No other explanation can be given for the widespread proclamation of the Gospel at that time other

than the use of material possessions as a means for reaching their world with the Gospel.

Using material possessions, whatever those possessions may be, as God has intended or purposed depends upon the redemption of people. When people have a reconciled relationship with God through Jesus Christ, then they will have a reconciled relationship with the material world created by God. God's plan of redemption and restoration of his material world unto himself focuses upon the cause of the material world's corruption - man, the sinner. The essence of God's plan of redemption and restoration of the material world unto its proper stewardship purposes is the redemption of man, the sinner.

GOD'S PLAN FOR RESTORING SPIRITUAL STEWARDSHIP CALLS FOR A SHARING SCHEME OR PLAN

The word "scheme" is used to refer to a building project or to a social welfare project. A scheme is a plan which has been proposed for the orderly working of a project. God has a "scheme" whereby he gives his people the responsibility of helping him to "reconcile all things unto himself." This partnership was established by God through his giving his people the responsibility of being Christian stewards. Christian stewardship has its beginnings in salvation. Because of his/her spiritual salvation in Jesus Christ, the Christian becomes God's partner in restoring all things unto God. The Christian's responsibility in this partnership is that of being a faithful steward of all aspects of his/her life which includes time, talents, spiritual gifts and material resources.

A Christian living his/her life in Jesus Christ has a knowledge of God's spiritual purpose for his or her possessions. It is in knowing God's purpose for his/her possessions that the Christian has spiritual knowledge of how or in which way to use those possessions for the honor and glory of God. The Christian who uses his/her knowledge of God's spiritual purpose for their possessions is the one who finds complete joy and fulfillment in Christian stewardship. Only Christians who are living in the joy of their salvation in Christ have the desire to be the stewards God has purposed for them. In Ephesians 1:9-10 the Apostle Paul has written that God has planned to unite all things under the Lordship of Jesus Christ. This union includes the material world as well as the union of Christians. The key to this union under the

money for the church's ministry. This includes each and all of its membership - older men and women, youth and boys and girls. Regardless of age, when a believer commits his/her life through faith unto Christ and becomes a member of a local congregation of believers, they commit themselves to the support and promotion of their church's ministries - worship, education, service and proclamation of the Gospel - in their community, province, nation and world.

The Christian's pledge of commitment unto Christ will stir and evoke from within the heart a desire to want to share in the life and ministries of the church through the generous giving of personal time, talents and money to the church. Love for Jesus brings about love for his church. Love for his church will bring forth a love and desire to give generously unto the ministries of the church.

The stewardship action attitude of a church is directly related to the stewardship action attitude of its membership. If church members have a generous giving stewardship action attitude, then the church as a cooperating body of believers will have a generous giving stewardship action attitude.

Biblical stewardship requires that church members give strong leadership in seeing that contributions given unto the church be used in a responsible stewardship manner by the congregation. Responsible giving unto the church does not mean that money is given and then the membership of the church ignores how the money will be used. This does not mean that each church member will dictate how his/her money will be used by the church, however great or small the monetary amount of the contributions made. It does mean, however, that each church member has the responsibility of helping the corporate body of believers to determine how the congregation can wisely and judiciously use its financial contributions in the best manner of responsible action stewardship on behalf of God.

PRINCIPLES FOR GROUP STEWARDSHIP ACTION MINISTRY

1. The Principle of Maximum Expectancy.

The principal of expectancy states that people will respond to a proposal or programme of ministry only to the level their leaders expect them to respond. If church leaders of a congregation expect the congregation to respond in a small half-hearted way,

THE CHURCH AND DENOMINATIONAL STEWARDSHIP

STUDY SCRIPTURES: 1 Corinthians 16:1-2; 2 Corinthians 8:1-14, 24; 9:1-15; Philippians 4:10-18; Acts 4:32-37

STEWARDSHIP MEMORY VERSES: Malachi 3:10; 2 Corinthians 9:6, 7

Every Christian is a practicing steward. He/she either practices faithful stewardship or unfaithful stewardship. There is no third type of stewardship practice that a Christian practices. Less than full practice of faithful stewardship is unfaithful stewardship.

Churches like individual Christians, are to be stewards of the resources which have been given unto them by the Lord. Just as individual Christians are either faithful or unfaithful stewards, so it is with churches or congregations of believers. Congregational stewardship is concerned with the manner and ways in which a local congregation of believers uses their financial resources which have been contributed unto God for the ministry of the church. Local congregations, just as individual believers, are accountable and responsible unto God for the manner and way they use the contributions of tithes and offerings.

THE BIBLICAL PRINCIPLE OF GIVING TO THE CHURCH

The New Testament teaches that a church is a group of redeemed believers in Jesus Christ who are involved in the spread of the Gospel through preaching and teaching the Gospel within the church's local geographical area as well as in geographical areas beyond the church's immediate geographical location. Based upon this foundational New Testament teaching, members of the local congregation have a theological as well as a practical basis for confidently contributing money unto God through the local church. Even though each Christian is accountable unto God for their stewardship of possessions, this stewardship responsibility is not apart from nor separate from within the fellowship of believers. Each Christian's stewardship responsibility is in conjunction with membership in a local congregation.

In joining and becoming a member of a local congregation, a new believer has the responsibility and accountability of sharing in the life and ministry of the congregation. The congregation has the right to expect each member to contribute time, talent, and

Lordship of Christ is people who have been spiritually redeemed. Those who have been redeemed by Jesus Christ find their security in him and not in the accumulation and possession of material objects. Christians do possess material things but these material possessions are used in spiritual service unto God through Christ. Spiritually redeemed people, that is, Christians, see the world and its wealth as belonging to God and not unto themselves.

God has two purposes in mind by including Christians in his "scheme" for restoring creation unto himself. First, spiritually redeemed people have the same desires as God himself. God was in Christ doing that which was necessary for the salvation of spiritually lost mankind. After a person becomes spiritually redeemed, it is Christ in the Christian proclaiming salvation to all creation. Christ and his spiritually redeemed people form a union or a partnership for the spiritual restoration of lost humanity unto God. This partnership between Christians and Jesus Christ manifests and expresses itself through the fellowship of a local congregation of Christians, that is, the local church. The church as a fellowship of Christians working together as Christian stewards under the Lordship of Jesus Christ is able to partner with Jesus Christ in restoring creation unto God. The second purpose God had in mind in bringing redeemed humankind into his scheme of restoring creation unto himself is that spiritually redeemed people will be setting the example of showing others that material possessions are to be used for service to man and service in God's kingdom. The new goal of the Christian's life for his/her material possessions is that of letting his/her material possessions be for God's honor and glory and to serve as instruments of his/her daily needs. In Jesus Christ God has purposed to restore all of his creation unto himself. There is no power great or strong enough to keep him from carrying out his purposes. God has given his people the opportunity and responsibility to partner with him in this plan. God's people do their best work in this partnership with God when they, as completely committed stewards, do those things which are required in their stewardship responsibilities.

STEWARDSHIP TEACHINGS IN THE OLD TESTAMENT

Study Scriptures: Genesis 1:1; Genesis 1:26-28; Genesis 2:15-17; Romans 15:4; 2 Timothy 2:15; 3:16-17

Stewardship Memory Verse: Romans 15:4

The final written authority for what Christians believe and practice is the Bible. The Bible or Holy Scripture is God's holy word inspired by the Holy Spirit and written by men of God under the leadership and inspiration of the Holy Spirit. The Bible "never came by the will of man, but holy men of God spoke as they were moved by the Holy Spirit" (2 Peter 1:21, New King James Version).

To be the best steward a Christian can hope to be, the Christian, of necessity, must know what the Bible teaches about stewardship for God has given the Christian stewardship responsibilities. This study of stewardship will focus on stewardship teachings found in the different sections of the Old Testament. This will be a general survey of stewardship teachings found in these sections rather than a detailed study of Old Testament stewardship teachings. Therefore, the study will give a general picture of stewardship practices as well as teachings found in each section of the Old Testament. These sections of the Old Testament are: the Pentateuch or the Books of Moses; the Historical Books; the Writings or Books of Wisdom and the Books of the Prophets.

STEWARDSHIP TEACHINGS IN THE PENTATEUCH OR THE BOOKS OF MOSES (GENESIS THROUGH DEUTERONOMY)

Genesis, the first book of the Bible, gives many stewardship illustrations and teachings. The first verse of the Bible declares God as the Creator and Owner of all things. Initially, Adam was given stewardship responsibility of creation and Eve shared this stewardship responsibility as Adam's wife. Both Adam and Eve were responsible to God for the manner in which they cared for God's creation. After they had disobeyed God, they had to answer his question, "What have you done?" They were required of God to give an account of their failure to be responsible for their stewardship.

spiritual life in Christ; not in the abundant materialistic life. Jesus, said, "*Life does not consist in the abundance of one's possessions*" (Luke 12:15).

Each Christian has the responsibility and accountability of implementing and applying the doctrine of the stewardship of giving in their life. The amount of implementation and application of the stewardship of giving will be determined by the amount of commitment and trust each Christian has for the Lord Jesus Christ. Great love for Christ evokes generous and sacrificial giving on the part of both the low and high income Christians. The absence of commitment and trust in Jesus Christ will result in an absence of generous and sacrificial giving by both low and high income Christians.

Do you use one of the biblical models for your giving to the Lord?

If you do not use a biblical model for giving, why not covenant yourself with God to begin giving a tithe of your income to him, beginning immediately and then move forward from the tithe to a greater, more generous, more sacrificial giving programme?

A PSALM OF THE JOYOUS STEWARD

"What shall I render unto the Lord
for all his bounty to me?

I will give thanks to thee, O Lord
among the peoples.

I will sing to the Lord as long as
I shall live.

Then I will go to the altar of God,
to God, my exceeding joy;

I will pay my vows to the Lord
in the presence of all his people.

My vows to thee I must pay, O Lord.
I will render thank offerings to thee;

With a free will offering I will sacrifice
to thee;

Because thy steadfast love is better
than life."

Annie Wright Ussery

Christian Sharing of Possessions

Christians having low income financial resources for the ministries of the Kingdom of God experience many problems in their giving. For one thing, poverty strenuously tests sacrificial, generous giving. Many low income believers think that they cannot financially afford to give sacrificially and generously because they do not have much money nor material possessions, he/she can become enslaved by their desire to hold on to their money or to have things, especially as he/she sees their neighbours buying things they would like to own. To own things for the sake of owning things is to deny the Lordship of Jesus Christ over one's life whether he/she is of a low income or a high income employment. This is true because ownership of much means more power for oneself amongst people. Too many want personal power amongst people more than they want the power of the Lord Jesus Christ over them.

Another problem which comes with low income employment is that of misplaced commitment or trust. It is as easy for a low income Christian to "speak" allegiance with his/her lips and tongue to Jesus Christ as it is for the high income Christian to do the same. The low income Christian can be as committed to "mammon" as can the high income Christian. Both need to awaken to the fact that this misplaced commitment or trust can bring about the misplacement of God's purpose and directions of life.

A third problem that poverty brings to the stewardship of sacrificial, generous giving is that it tends to confuse low income Christians about what are the true treasures of life. Many low income Christians have been heard to say, "I wish I had enough money to buy such and such a thing." Or, "If I had that, I know that I would be truly happy." Jesus gave a serious warning to all his disciples about placing too much emphasis on desiring the materialistic treasures of earth. These things can be stolen or become unuseable. They also can become objects which divert the Christian's loyalty and trust away from Jesus. Jesus advised his followers to see after the spiritual treasures of heaven which can neither be destroyed nor stolen. These spiritual treasures strengthen and intensify one's loyalty and allegiance unto Christ. The low income Christian's as well as the high income Christian's life purpose should be grounded strongly in his/her relationship to Jesus Christ. This desire should be that of the abundant

Cain and Abel, sons of Adam and Eve, brought their offerings to God because of their accountability unto him for their stewardship responsibility. They learned of their stewardship responsibility unto God through the teachings of their parents. God accepted Abel's offering as being acceptable. God refused Cain's offering because Cain did not prove to be accountable in the stewardship God required of him. God called Abraham to move to the geographical areas where he (God) wanted Abraham to live. As Abraham followed God's directional leadership to these new locations, he built altars of worship unto God. In building these altars Abraham was acknowledging God to be his owner and Abraham's worship of God showed responsibility and accountability in stewardship. Abraham was practicing stewardship of his time, life and material possessions. The books of Exodus, Leviticus, Numbers and Deuteronomy contain "the many laws which God gave to Moses for his people, the nation of Israel. In his willingness to do God's purpose or will for him, Moses was practicing life stewardship, that is, Moses was allowing God, the owner of his life, to do his purpose or will in his (Moses') life. The laws which God gave to Moses to give to Israel were stewardship laws. God's perfect intention for the laws was that of helping his people to be responsible and accountable stewards in their individual and national relationship with him in the areas of their faith and daily living. These stewardship laws also included his people's relationship with each other. Commandments five through ten of the Ten Commandments serve as the primary example that people have a stewardship responsibility and accountability with each other. Failure to observe and keep these commandments by anyone meant giving an account of their failure to their fellow Israelites and God. Commandments one through four serve as a reminder that God's people have a stewardship accountability and responsibility to adore, honor and worship him as the one, true God - I AM THAT I AM.

STEWARDSHIP TEACHINGS IN THE JEWISH HISTORICAL BOOKS (JOSHUA THROUGH ESTHER)

A careful study of the Jewish historical books will reveal that at times in the history of Israel the people were faithful with stewardship responsibilities unto God and at other times the people were unfaithful. When the people obeyed God's laws of stewardship, God blessed the nation very much. When the people

were unfaithful to obey God's laws of stewardship, God allowed calamity and bondage to happen to the people.

Throughout these historical books God repeatedly warned the people of the severe consequences they would suffer if they were disobedient in their relationship with him. The people continued to disregard God's warnings until finally God allowed them to be carried away into captivity into the countries of Assyria and Babylon.

If God's people are faithful in their stewardship responsibilities unto him, he is able to bless them as individuals and as congregations. Failure to be responsible and accountable stewards results in God withholding his blessings which bring about spiritual suffering as well as physical and material suffering.

STEWARDSHIP TEACHINGS IN THE JEWISH WRITINGS OR BOOKS OF WISDOM (JOB THROUGH SONG OF SOLOMON)

Many stewardship teachings are found in this section of the Old Testament, especially in the Psalms. Job remained faithful in his stewardship of faith, trust and confidence in God even after his herds of livestock had been stolen and his children had died in a severe wind storm. He refused to become an unfaithful steward of his faith, trust and confidence in God even though his wife counselled him to curse God. Job's wife, who seems not to have had any feelings for being a faithful steward unto God, seems to have felt that God had forgotten and abandoned Job; indeed, she may have felt that all of Job's problems were the results of God afflicting Job. She felt that it was only right for Job to abandon his stewardship responsibility of faith, trust and confidence in God.

Job's friends accused him of committing terrible sins. However, in spite of bad counsel, bad advice and loss of children, material possessions and health, Job remained a faithful steward unto the Lord God. Many of the Psalms are openly and clearly stewardship Psalms for the Psalmist declares God as the Creator/Owner of all things. Psalm 23 is an excellent illustration of this point. David, the writer of Psalm 23, acknowledges God as the Owner of life and the Provider of all the necessities of life. Because he acknowledged God as Owner/Provider of life, the Psalmist acknowledges his responsibility to remain a faithful steward unto God throughout his lifetime.

"There is perhaps no finer evidence of maturity than financial generosity. When people graciously and liberally release their treasure to the cause of Christ, it is a sign they are growing up. The people of Philippi were models of this. Yet when Paul was "even in Thessalonica", a wealthier city than Philippi, the Philippians kept right on giving.

"Paul was not interested in getting their money; rather he was seeking their best interest. Am I saying he didn't need their financial contributions? On the contrary. He probably could not have survived without them.

"We need a whole new mentality when it comes to thinking clearly about money. The greed of this era has caused the subject of money to be tainted and misunderstood. Money, however, is not evil. It is immature to think it is. While it can be abused and can become the cause for all sorts of evil (1 Timothy 6:10), how one handles this medium of exchange is often a good barometer (measurement) of one's spiritual and emotional growth. Very few things get accomplished in the realm of ministry without the presence of generous financial support from God's choice servants. Let's face it, money and ministry often flow together. There is nothing unspiritual about admitting the need for money in our lives. Paul's need was for cash, no question about it. Because his friends were mature, they responded generously." (Charles Swindoll, Laugh Again, pp, 221, 222)

IS SACRIFICIAL GIVING REQUIRED OF THE LOW INCOME CHRISTIANS AS WELL AS THE HIGH INCOME CHRISTIAN?

Many low income Christians believe that God does not expect them to give sacrificially. In fact, many low income Christians want to believe and think that God does not require any financial contributions of them. They reason, God knows about my low income employment and does not expect me to give generously and sacrificially. "It makes no difference if a Christian has low or high income employment, he/she is accountable and responsible unto God for financial contributions unto the church, beginning with the tithe and then going beyond the tithe in a plan for generous giving. The biblical principle of generous, sacrificial giving is equally applicable to the low and high income wage earners.

provide the insight, encouragement and spiritual strength in this matter of implementing and practicing generous giving.

6) Use biblical models to give guidance for implementing a plan for generous giving. Some of the biblical models are:

a) "A tenth" given by the patriarchs Abraham, Jacob and others (Genesis 28:22); b) "Tithes" given by the people of Israel (Leviticus 27:30); Deuteronomy 14:22, 28-29); c) "the half" given by Zacchaeus (Luke 19:8); d) "to their power and beyond" given by the Macedonian Christians (2 Corinthians 8:3); "all" given by the widow (Mark 12:41)

Many Christians use the tithe as the beginning of the plan for generous giving and have gone beyond the tithe in their financial covenant with the Lord Jesus Christ. Jesus' example of generously and lovingly giving of himself is the best biblical model of generous giving.

SACRIFICIAL GIVING BY THE CHRISTIAN

This expression, "sacrificial giving", is not a biblical expression. However, the concept is found in the Bible. What does "sacrificial giving" mean? When a person is said to make a sacrifice, this means that the person gives up something which he/she highly values for the purpose of benefiting someone or some cause which has a higher claim upon his/her life. For the Christian the "higher claim" is Jesus Christ. It is because of the claim of Jesus upon the Christian's life that the Christian gives of his/her financial resources generously. Jesus Christ living in the Christian motivates the Christian to make adjustments in his/her way of using money so that more can be given unto the Lord for his Kingdom's ministries. It is the believer's intense commitment to Jesus Christ that will result in his/her giving sacrificially unto the Lord. Voluntary sacrificial giving brings about a deepening of one's allegiance and commitment unto Christ. The greater the Christian's knowledge of the claims of Christ upon his/her life the greater will be his/her sacrificial giving. The greater the knowledge of the claims of Christ upon the Christian's life, the more he/she will be willing to pay the price of sacrificial stewardship in giving.

Charles Swindoll, a popular Christian writer, radio speaker, pastor and now president of Dallas Theological Seminary in Dallas, Texas U.S.A says this about financial generosity in his book, *Laugh Again*, which is a study of Philipians.

The Proverbs teach that faithful stewardship in all areas and relationships of a person's life will bring happiness, prosperity and long life. Unfaithful stewardship will bring about unhappiness, hardship and suffering in life.

Ecclesiastes declares that life is meaningless and empty regardless of the wisdom and wealth a person may have accumulated if there is no sense of stewardship responsibility and accountability unto God. Therefore, the writer of Ecclesiastes admonishes his readers to practice faithful stewardship.

The Song of Solomon teaches that men and women are to be faithful to the stewardship responsibilities that God has given to them in marriage. God, through the writer, teaches that marriage will fail unless the husband and wife remain faithful in their marriage vows to each other. In all marriages there must be the feeling and attitude on the part of both the husband and the wife that they are individually and cooperately responsible stewards in their marriage unto each other and unto God, who has given the institution of marriage unto mankind.

STEWARDSHIP TEACHINGS IN OLD TESTAMENT PROPHECY (ISAIAH THROUGH MALACHI)

The prophets of Israel saw the failure of the nation to keep the covenant they had made with God. There were many ways in which Israel as individuals and as a nation was refusing to be obedient unto God. They were refusing to obey the laws which God had given unto them through Moses. They were worshipping false gods, gods made of wood, stone or metal. Failure to be obedient unto God caused them to treat their fellow Israelites with abuse, contempt and lack of respect. They were making slaves of some, robbing others and committing sexual sins. And, the nation in general was worshipping God with words but not with their hearts.

The prophets warned the people that unless there was a return to true worship of God, there would be national judgement against them from God. The people refused to believe the prophetic messages. In 722 B.C. the Assyrians invaded the Northern Kingdom and carried the people away into captivity as slaves. In 587 B.C. the Babylonians invaded the Southern Kingdom (Judah and Benjamin) and carried the people away to Babylon as captive slaves. God's judgement against the Northern and Southern Kingdoms occurred because of the people's failure to be faithful

in their faith and trust responsibilities and accountability unto God. The prophets had warned and begged the people to return to God as faithful stewards of faith and trust. Their refusal to heed the messages of the prophets brought God's judgement upon themselves as individuals and as a nation.

God will not bless his people as individuals or as congregations if they refuse to be faithful as stewards in their stewardship responsibilities unto him. As in the past with Israel as individuals and as a nation, even so it is true today that if God's people, either as individuals or as congregations, refuse obedience unto him as faithful stewards God will bring judgement upon his people.

rather than their trusting or having confidence in themselves to provide their "daily bread." The Christian who gives only as much as will enhance his/her stature amongst people has completely missed the mark of Christian commitment. The committed Christian does not plan and scheme how little he/she can give unto the Lord. They plan for how much he/she can give unto the Lord. Commitment unto Christ looks for ways to serve him, not for ways of escaping service. The amount of the Christian's monetary gift unto the Lord is dependent upon the financial ability of the Christian. And, love for Christ will influence the amount the Christian will give from his/her financial resources. He/she who loves little, gives little. He/she who loves much, gives much.

2) The amount of money in the possession of the Christian after giving unto the Lord determines the greatness of the financial gift unto God. After the widow had put her money into the Temple treasury, Jesus declared the widow's giving to be a great amount because she had given much of the little she possessed. Her giving seems to indicate that she was not thinking of the legal requirement but of love and commitment unto God. This principle was supported by the Apostle Paul as he based giving on the amount one has earned. The more money one has earned, the more money one has to give unto the Lord.

3) Let Jesus Christ truly be Lord of every part of life, including having Lordship over money. It seems to be very difficult for many Christians to let Jesus be the manager of their money. The truth of this is seen in the fact that many Christians refuse to support the financial needs of the ministries in God's Kingdom with generous giving. To refuse Christ's Lordship over all of one's life is to experience stagnant spiritual growth. It is to effectively and efficiently barricade God from one's life. It is a contradiction for one to say he/she is a Christian and refuse to submit to Christ's Lordship over one's life and possessions.

4) Strive for a better understanding of the teachings of God's word on the subject of giving and the stewardship of one's possessions.

5) Covenant with God that by his grace you will make and put into practice a plan for generous giving. Most Christians will find their principle very difficult to implement and practice. However, the Christian is not alone in this covenant. The Holy Spirit will

To glorify God through generous giving is to acknowledge that God is the ruler of all creation and the one who provides all of the necessities of life. A portion of the tithes given by the Hebrews was used to help meet some physical/material need of a fellow Hebrew who was experiencing and suffering from difficult and hard circumstances. Jesus said that when this ministry is carried out for someone it is the same as if that ministry was given unto him (Matthew 25:31-36).

Generous giving provides a self-discipline for the Christian for through generous giving the Christian affirms that *"the earth is the Lord's and the fullness thereof, the world and those who dwell therein"* (Psalm 24:1). God is the owner of all the material possessions of each Christian, and as a steward, each Christian will give an account unto God for the manner in which he/she has used God's properties.

SOME GUIDELINES TO FOLLOW IN DETERMINING HOW MUCH TO GIVE

The New Testament does not give a legalistic amount of money that each believer in Jesus Christ is to give for the financial needs of the Kingdom of God. Each believer is to actively and passionately seek to know God's will for him/her in their giving through prayer, and fasting if necessary. Real and genuine love for God and his Kingdom on the part of each believer will result in generous giving. For the believer who is in fellowship with God nothing matters more than Christ and becoming more like him. The desire or passion of giving replaces the selfish desire or passion of getting, accumulating and keeping for oneself. Selfishness has been replaced with selflessness. A believer should begin his/her programme of generous giving with the tithe. But as the believer grows in spiritual maturity in giving, he/she will make the effort to give beyond the tithe (10%). The selfish desire to hold on to possessions will become only a memory of a time of spiritual immaturity for them.

There are principles which can be followed that will help each Christian to reach his/her greatest heights in spiritual maturity in the matter of generous giving.

1) The amount of money given by a Christian is an indication or measurement of his/her commitment unto the Lord Jesus Christ. "Commitment" as used in this principle means the trust that one has in the Lord Jesus Christ to provide for their "daily bread"

CHAPTER 5

STEWARDSHIP TEACHINGS IN THE NEW TESTAMENT

Study Scriptures: Luke 12:16-21; Luke 16:19-31; Matthew 25:31-46; Acts 2:44,45; Acts 4:32-35, 1 Corinthians 9:13,14; 16:1,2; Romans 14:12; Hebrews 7:8; 1 Peter 4:10; 1 John 6:33,34

Stewardship Memory Verses: Matthew 6:33,34

Stewardship teachings in the New Testament are very important for churches which align themselves with the teachings of Jesus Christ and the Apostles whom he called. These stewardship teachings are important for the following reasons: 1) Jesus' personal practice of stewardship is found in the Four Gospels (Matthew, Mark, Luke and John). 2) Jesus' teachings about stewardship are found in the Four Gospels of the New Testament. 3) Other New Testament teachings about personal and congregational stewardship are found in Acts through Revelation which were written by an apostle of Jesus Christ or a companion of an apostle, such as, Luke, a companion of the Apostle Paul. 4) The New Testament church bases its doctrinal beliefs and ecclesiastical practices upon the Scriptures of the New Testament. Stewardship is one of those doctrines.

This study will be primarily concerned with Jesus' and Paul's teachings concerning stewardship.

JESUS' TEACHINGS ABOUT STEWARDSHIP

Jesus' first recorded words were concerned about stewardship. Jesus said, "I must be about my Father's business" (Luke 2:49). In making this statement he had recognized his responsibility of stewardship to the purpose for which the Father had sent him into the world - "to seek and save the lost." The writer of Hebrews recorded that Jesus said, "I have come to do your will, O God" (Hebrews 10:7). Jesus' intention was to be a steward of God's purpose for him with the work for which he was responsible.

Many of Jesus' parables have stewardship as their central theme. In Luke 12:16-21 the Parable of the Rich Fool is concerned with the improper use of material things which God had given the man to use. God blessed the man's crops which had provided a very good harvest. The man failed to honor God with thanks giving of acknowledging God as the provider of the crop. Instead the man honored himself for having reaped a good harvest. The man saw himself as the owner of the harvest rather than God. He felt that

he had satisfied all of his needs, even his spiritual need. However, that very night the rich man died, losing all he had gained materially as well as his soul.

Jesus' Parable of the Talents also has stewardship as its theme. This parable is found in Matthew 25:14-30. Three laborers or workers of a certain man had been entrusted with a certain amount of money while the man went on a journey. When the owner of the money returned, he asked each laborer how they had used the money which had been given to them. Two of the men had used the money wisely and had increased the amount of money. One man did not do anything to increase the money entrusted to him. He dug a hole in the ground and buried the money. The two men who increased their money were praised and rewarded by the owner of the talents. The one who buried the talent of money was severely reprimanded and punished for the way in which he had used, and had not used, the money entrusted to him.

When God entrusts something of his to his people, he expects them to use it as a way of bringing about good in their lives as well as in the lives of other people and also to bring honor unto him in the manner in which the property has been used. The three men of the parable were expected to be the masters of the money entrusted to them, that is, they were expected to be stewards of the money given to them - and two of the men did this - rather than letting the money control them as was the case with the third man. As a result of letting the money control him, this one man did not receive even one blessing from the money nor from the owner of the money.

There are individuals and church congregations like the man who became the servant of the money. They do not use the things God has given to them to honor him. As a result, they fail to receive God's blessings of praise. Some congregations receive tithes and offerings week by week and do not use the money for God's honor and glory in ministry unto the church members and unto others who are not members of the church. These congregations are doing the same thing with their money just as the man in the parable who dug a hole and buried that which had been entrusted to him by the owner of the money. Congregations who use their money for the work of the ministry of the church are abundantly blessed. Those congregations who fail to use their money for the

CHAPTER 12

THE CHRISTIAN AS A STEWARD

STUDY SCRIPTURES: Acts 2:45; 1 Corinthians 9:4-14; 2 Corinthians 8:1-24; 1 Timothy 5:4-17; Philippians 4:15-16; Acts 4:34-35

STEWARDSHIP MEMORY VERSE: 2 Corinthians 8:9

Every Christian needs to experience the joy which comes through generous giving. Yet many Christians do not experience the joy of practicing stewardship of their money because they are not generous, loving, cheerful givers of their money unto God through their church. Money is more important to them than the joy that can come through giving for the spreading of the Gospel of Christ, the expansion of the Kingdom of God and their own spiritual growth. Their love for their money robs them of the special spiritual joy that comes from the giving of money for the purposes of the Kingdom of God.

It is encouraging to know that there are Christians who cheerfully, lovingly and joyfully give of their money for God's purposes upon earth. There are some who will have much money left over after giving generously and there are some who will have very little money to remain after they have given generously unto the Lord. Each one, regardless of the amount given or the amount left over, will experience a spiritual joy unto the Lord as a result of their generosity. For each one knows that their money will be used to meet needs of their fellow man, to strengthen their Christian fellowship with other believers and to support the ministry of the church as well as being an expression of worship unto God.

THE PURPOSE OF GIVING

In 2 Corinthians 19:13 the Apostle Paul gives the answer to the question, Why should each Christian give his/her money for the purposes of God? Paul wrote, "Under this test of service, you will glorify God by your obedience in acknowledging the Gospel of Christ, and by the generosity of your contribution for them and for all others...." In this one verse Paul enumerates three purposes or reasons why each Christian should give generously unto the Lord: 1) to glorify God, 2) to serve mankind, 3) to discipline himself/herself in generous giving.

to me in my dream. We made confession and the decision to tithe together. She has seen the results of our tithing." (This tithing testimonial has been taken from Dr. Nelson O. Hayashida's Doctoral of Philosophy thesis, *The Significance of Dreams and Visions Among Members of the Baptist Churches of Zambia With Special Reference To The Manyika Baptist Association And To Selected Urban Areas*, pages 364, 365. A bound copy of Dr. Hayashida's thesis has been placed in the library of The Baptist Theological Seminary of Zambia in Lusaka).

The Christian programme of giving is not according to a binding law but according to a spirit of free giving because the Christian's high calling unto salvation in the person of Jesus Christ is not an ecclesiastical law. The matter of giving money by a devoted Christian is not "how much" or "how little" he/she should give to God. Tithing, ten percent (10%) of one's income, will be the starting point in a planned programme of progressive generous giving. Giving ten percent (10%) of one's income for the financial support of God's Kingdom through the local church is the starting point. However, the Christian should not be satisfied with remaining with a strict tithe giving. The Christian should make plans for the fulfilling of the New Testament principle of generous giving which is the deeper spiritual meaning of the Law of the Tithe.

work of the ministry of the church suffer droughts or famines of spiritual blessings.

As God blesses individuals and congregations of his people, he looks for and expects faithful stewards practicing good stewardship of his gifts given unto them. Being good stewards and practicing good stewardship brings abundant blessings from God to his people and honor and glory unto him.

Another parable of Jesus with stewardship as a theme is the Parable of the Good Samaritan. The parable is found in Luke 10:30-37. Each of the individuals in the parable is representative of an approach to stewardship responsibility. The robbers of the parable did not have any concept of responsible stewardship. Their thinking was, "What belongs to another we will take it for ourselves using whatever force is necessary to accomplish our objective." Robbers do not necessarily have to use force to steal. For example, Jesus accused the people in the Temple of being robbers and thieves. Would he say that of individual Christians and/or congregations today? Would he see his people and/or congregations taking for themselves that which belongs to him? The Levite's and the Priest's approach to stewardship accountability was that of letting another person be responsible to carry the load of the stewardship of caring. They had other things to do and the caring for the helpless man was not their responsibility. This, of course was according to their way of thinking. This type of stewardship accountability is very popular with individual Christians as well as entire congregations. God holds each individual and congregation accountable and responsible for doing that of which they have the ability to do. God does not hold anyone responsible or accountable for more than they can do, but he does hold each one accountable and responsible for what they can do with what he has made available to them. Jesus said, "*These things you ought to have done and not left the others undone*" (Matthew 23:23).

The stewardship practice of the Samaritan was this, he would use what was available to him to help the fallen man. He saw a need and felt a responsibility to do what he could, using what he had available to help the fallen man. It is important to notice that he used that which was available to him. He used his medicine for the man's wounds, his donkey for transporting the man to the nearest place of lodging. And, he also used his money to pay the lodging fee for the man who had been beaten by the robbers.

Using what he possessed and had immediately available, the Samaritan became a responsible steward exercising or practicing good stewardship of that which he possessed.

God looks to his people to be responsible stewards practicing good accountable stewardship with those things which he has given unto them. God's people practicing good stewardship of those things which they possess have the joy of hearing Jesus say to them through the Scripture, *"Well done, good and faithful servant; enter into the joy of your Lord"* (Matthew 25:21).

PAUL'S TEACHINGS ABOUT STEWARDSHIP

The Apostle Paul believed in and practiced stewardship before he became a Christian. Being a very devout Jew he had given himself to fulfilling all the requirements of the Mosaic Law. To meet all of the requirements of the Law meant that he strictly followed and practiced the stewardship laws of the Torah. This would be especially true of him if he had been a member of the Sanhedrin. (Most biblical scholars believe him to have been a member of this elite group of men.)

After becoming a Christian Paul felt a greater responsibility in his stewardship practices. When he was a member of the Pharisees, he was a responsible steward unto God. His awareness of and desire for stewardship responsibility unto God became even more intense because of his devotion and loyalty unto Jesus Christ. After becoming a Christian he wrote, *"I count all things as loss compared to the greatness of knowing Christ Jesus, my Lord, for whose sake I have lost all things"* (Philippians 3:8). This statement became the basic stewardship principle of Paul's life. What personal gains he had made in his life, he gave them completely unto the Lord because of what Jesus had done for him in his (Jesus') death and resurrection. This is responsible stewardship. This should be the basic stewardship principle of each Christian.

Concerning financial stewardship practices, Paul gave directions to individuals and congregations for following personally and corporately. To the members of the church in Corinth Paul wrote, *"On the first day of the week each one of you should set aside a sum of money in keeping with his income, saving it up ..."* (1 Corinthians 16:2). Paul recognized this practice of stewardship as being God's way for his people to give financially to the Kingdom of God. In the Scripture Paul indicates the day of the week that

pay for the repairs. Even household items like stoveplates, electricity bulbs never lasted their full span. My salary could not make ends meet despite my not giving the 10%. I was bankrupt and always finding it hard to pay my bills. It was at this time when I had a dream.

I dreamt I had died. A man dressed in very white clothes came for me. As he took me up I could see my body lying on the bed with my wife and children crying by it. However the man in white told me to forget about life on earth because he was taking me to my new home. He took me to a very beautiful place. There is no place like it on earth. We walked along a lovely street with mansions on either side. I saw roads leading to the residences of Abraham, Jacob, John the Baptist, St. Paul, etc. I longed to see my house.

After walking about 15 minutes we came to the other side of the City where houses were at various stages of construction - foundation level, window level, etc. We came to a house at wall-plate level. The angel then said to me, 'Here you are Mr. Ngangula, this is your house.' I felt very bad and asked him why my house was not completed like the ones I had seen along the street. He looked at me and said, 'You did not tithe, and you gave so little offering that the money could not buy materials needed to complete your house.' Tears filled my eyes. I begged the angel to bring me back to earth for a fresh start. He agreed and said, 'Remember, it is a blessing to give.' At that point I woke up and saw my wife looking at me smiling. I realized I had been dreaming aloud! I told her the dream and she said, 'God has spoken.' It was about 4 A.M.

From that day I confessed my sin of not tithing. I started to tithe. Things began to go well with me financially despite my tithing. I received many favours with my employers and got promoted three times in four years and all financial problems have disappeared. Only then did I prove what God said in Malachi that, 'Try me and see if I cannot open the windows of heaven and pour upon you blessings that you cannot contain.'

Grace to tithe - not for the house in my dream but because it is the right thing for me to do. The house I so desired in the dream is a symbol of having failed to do my work as a Christian. I should want my house in heaven not for rewards. This dream has been influential to my family. I dreamed out loud and my wife listened

to develop a planned programme of generous giving unto Christ. Four reasons for tithing have been given. "Tithing is a moral and religious obligation of the Christian because:

LAW COMMANDED IT. The principle of tithing was **known** and **practiced** by ancient man. It was incorporated in the **Law of Moses** and emphatically enjoined by the prophets of Israel **as one** of the requirements of faith and duty (Leviticus 27:30; Malachi 3:8).

STEWARDSHIP INCLUDES IT. Faithful stewardship is required of the Christian. The stewardship of material possessions is expressed by the tithe. Jesus commends the **tithe**. And, the Apostle Paul implicitly approves the principle in his emphasis on regular and proportionate giving (Matthew 23:23; 1 Corinthians 16:2).

LOVE CONSTRAINS IT. Tithing is not only an acknowledgement of debt, but an expression of love and gratitude. The Christian has received much and should, therefore, give much. It is a simple and easy matter to tithe when we, in grateful recognition of God's mercies, have given ourselves (2 Corinthians 8:5; Luke 7:47).

RESULTS JUSTIFY IT. The results of tithing are both material and spiritual. Tithing will provide adequately for all phases of the Lord's - worship, missions, Christian education, etc. It will deepen and enrich the spiritual life of the Christian and inspire faith, love and hope in the hearts of others (Luke 16:11; Malachi 3:10) (Christian sharing of Possessions, Annie Wright Ussery).

Brother Peter E.C. Ngangula, Elder, Deacon and Lay Preacher in Woodlands Baptist Church, Lusaka, Zambia gives the following tithing testimonial: "For many years I did not tithe. I did not want to tithe because I thought the cost of living was so high that I could not afford to part with K100.00 (my 10% at the time) every month. At one point I even argued that the 10% was alright for the olden days because they only gave the 10th sheep, goat, etc. but not money. I said God would be unfair to expect us to give 10% this time. I ignored any messages on tithing but continued to give my offering (which was always small).

But despite my not giving the tithe, I was always in financial problems. I received visitors almost every day. Although they came in good faith they were a financial stress for me. My car broke down too often and I had to borrow money from friends to

money should be given -³(the first day of the week [Sunday] when the congregation meets for worship). Paul also indicates who is to give money for the Kingdom of God - each church member. The amount each member is to give is also indicated - according to the amount of one's income for the week. Finally, the Apostle indicates how the Christian is to fulfill the stewardship responsibility of giving to the Kingdom of God - saving it up.

Also, in 1 Corinthians Paul writes that a congregation has the stewardship responsibility of supporting its pastor financially (1 Corinthians 9:7-14). Paul gives two examples to support his point that congregations are responsible for supporting their pastor financially. First, he says that soldiers do not pay their own living expenses as members of the defense forces. It is the responsibility of the government to financially support its defense forces.

Secondly, Paul says that laborers who work for an employer do so expecting the employer to pay for the work performed by them. He is making the point that those who are pastors of churches should be financially supported for their work as pastors by the congregations who look to these men as pastors. This pastoral financial support is to come from the tithes and offerings the church members give to support the work of the Kingdom of God through their church's programme of spiritual ministry. The congregation or church which refuses to financially support its pastor deliberately and willfully refuses to be a responsible steward of a part of its financial resources in a way that God has clearly indicated the funds of the tithes and offerings are to be used. The congregation which deliberately refuses to financially support its pastor is committing the same sin as the man in Jesus' parable of the talents who "hid" his money.

This study has focused on the stewardship teachings of Jesus and Paul. Their teachings on stewardship have not been exhausted in this study. The study has, however, shown that Jesus and Paul believed in stewardship, taught stewardship and practiced stewardship. Jesus believed in, taught and practiced stewardship because he was the perfect steward. Paul believed in, taught and practiced stewardship because the greatest desire of his life was to be like his Saviour, Jesus Christ. He considered himself as a slave to Christ. In this relationship Paul was accountable to Christ for all that had been entrusted into his (Paul's) caretaking.

Christian stewards practicing good stewardship of all that has been entrusted unto them by their Saviour and Lord, Jesus Christ, will become more perfect in their stewardship. They will become more like the perfect steward, Jesus Christ. This should be the primary and ultimate aim of each Christian.

and four of the book of Acts. Under the tutorship of the Holy Spirit the believers acquired a new spiritual understanding of how they were to use their material possessions for the glory of God.

THE TITHE AS A STARTING POINT FOR GENEROUS GIVING

According to the New Testament Jesus did not annul nor repeal the Mosaic Law of the Tithe. In fact, speaking about the Law of Moses Jesus' word was that he came to fulfill the law, not to destroy it. In the study, "The Stewardship of Tithing: Part Two", it was seen that Jesus brought a deeper meaning to the Mosaic Law of which was included the Law of the Tithe.

It is important that Christians do not conclude that the tithe is all that stewardship encompasses. The tithe is just a small part of the realm of stewardship. It has been said that the tithe is a good place to begin, but is no place to stop. Tithing is a vital part of stewardship, but it is far from being the whole of stewardship. It is impossible for the tithe to adequately express all the devotion which is due to God from his people. Christians become aware of this fact as they become more aware of stewardship responsibilities. However, Christians have used the tithe, and rightly so, as the starting point for their generous giving. This has been because of love, gratitude and appreciation of the Lord Jesus Christ, not because of an ecclesiastical legalistic requirement.

In Galatians 3:23-24 Paul writes that the Law served as a teacher or tutor. The Law had served in this teacher/tutor capacity until the coming of the Lord Jesus Christ. In the Jewish society of Jesus' day, boys were schooled by a tutor in the home. It was the teacher or tutor's responsibility to teach, train and discipline the Jewish boys. When a boy reached the age of 15 years, the tutor was dismissed from his tutorial responsibilities for he had fulfilled his job requirements. This was the position of the Law after the coming of Jesus. Its duty and function had been fulfilled. Jesus became the centre of spiritual devotion. Spiritual allegiance had changed from a code of laws to a person, Jesus Christ, the Son of God.

The law has much to teach Christians about giving unto God. To completely disregard God's revelation on the subject of tithing as contained in the Mosaic Law would be a very serious mistake because tithing provides the beginning guideline for the Christian

the programmes of my church and made me conscious of my responsibility for helping to meet the financial needs of the church. It has shown me how small my giving was in the past when I thought I was being generous in my giving. I have never known a generous giver who wanted to go back to the old way of giving."

Two, salvation provides a spiritually mature environment for generous giving unto God. Salvation is an intimate relationship between the believer and God through Jesus Christ. This intimacy between the believer and God through Jesus prompts the believer to be generous unto God in giving. Through the salvation experience the believer looks to Jesus as his Lord or ruler of life. Out of this relationship with Jesus, generous giving naturally comes to the forefront in the believer's life. A partnership emerges between Jesus and the believer because of the redemptive act of the cross. The believer is entrusted with responsibilities which are reserved for those who are spiritually maturing or growing in Christ-likeness. Generous giving on the part of the believer is a characteristic of being like Jesus. Failure in generous giving is indicative of failing to be Christ-like in the realm of giving. The Christian who is becoming more Christ-like has a sense of having a Christ-centred ministry. This Christian feels a unitedness with God in the need for proclaiming the Gospel to all who are willing to hear the message of the Gospel. This Christ-like believer knows that he/she can help God to accomplish the proclamation of the gospel of Jesus Christ through generously giving of his/her finances, his/her time, his/her spiritual gifts, etc.

At the moment a person trusts by faith Jesus Christ as Saviour and Lord of his/her life, the Holy Spirit immediately begins to live in the believer's heart. The ministry of the Holy Spirit in a believer's life has many aspects to it. One of the aspects of the Holy Spirit's ministry in the life of a believer is to teach the believer about his/her relationship with material possessions. Dr. W.O. Carver, a professor of Missions at Southern Baptist Theological Seminary, Louisville, Kentucky stated: "To become a Christian is to become a steward. Being a Christian is living as a 'good steward of the manifold grace of God.' The Holy Spirit does not teach that material possessions are evil in themselves; his ministry is to teach the believer the right and wrong way material possessions can be used. The Holy Spirit does not teach that material possessions is supremely illustrated in chapters two

CHAPTER 6

THE STEWARDSHIP OF POSSESSIONS

Study Scriptures: Matthew 19:16-26; 26:6-13; Luke 16:1-13; 15:11-24; John 12:1-8; Acts 2:41-47

Stewardship Memory Verse: Luke 16:10a,11

It is not enough for a Christian steward to learn the meaning of "steward" and "stewardship". Nor is it enough to have a general knowledge of the teachings of the Old and New Testaments on the subject of stewardship. The Christian steward must use this stewardship knowledge in practical ways. While it is good to learn the meaning of "steward" and "stewardship" and Old and New Testament teachings about stewardship, it is better to use this knowledge in ways that puts these meanings and teachings into practice. It is meaningless to have this knowledge and not use it in a daily Christian lifestyle. For Christians, it becomes sin.

One area of Christian lifestyle that this knowledge can be used is in the area of personal possessions which have been given by God. Christian people may often forget that the possessions they "own" are possessions given to them by God. God allows his people to become "trustee" owners of their material possessions. The Apostle Paul wrote, *"Everything comes from God alone. Everyone lives by his power and everything is for his glory"* (Romans 11:36). Christians are the owners of material possessions because God gave them strength, time and wisdom so that they might have these things for their living and enjoyment. The same is true of non-Christians as well, although they do not recognize God as the Giver of "all things." Christians are required to be responsible stewards of all their material possessions, applying and using good stewardship principles in the use of these possessions.

PRACTICING GOOD STEWARDSHIP OF POSSESSIONS

In the Garden of Eden God gave Adam and Eve authority over creation. Adam and Eve were not given ownership of the Garden. God kept the ownership for himself. But, God did give them the authority of being a trustee of his creation. Mankind was given authority over animal and plant life as well as the natural resources of the earth. Adam and Eve became God's caretakers of the Garden. They were responsible and accountable unto God for the way in which they managed God's creation of material things. Being given this responsibility over creation was the same

as being charged with the responsibility of using the things of creation according to God's intended purposes for these material things. In other words, mankind was to use these material things just as God himself would have used these material things.

When the Christian is using his/her material possessions under the Lordship of Jesus Christ, the Christian is using these things according to Christ's intended purposes for them to be used. Or, another way to say this differently is, it is using material possessions as Jesus himself would use and did use material possessions. As the Christian puts this principle of stewardship into practice, the Christian is demonstrating or practicing responsible management of material possessions in the manner that God intended for the possessions to be used from the very beginning of creation. Refusing to manage material possessions as God intended for their use is to commit sin. It is a violation of God's law for the use of material possessions.

GOOD STEWARDSHIP OF POSSESSIONS MEANS USING THE POSSESSIONS FOR THE GLORY OF GOD

The ownership of accumulated material possessions can become the source of worship substitution, that is, worship of ownership of possessions is substituted for the worship of the Lord God. This is a violation of the First Commandment - "I am the Lord your God . . . you shall have no other gods before me" (Exodus 20:2,3). The Christian who either partially or completely places his/her trust in created things rather than the Creator of those things shows sinful irresponsible stewardship practices because the honor and glory that should be given unto God is given unto these material things. The Christian and the non-Christian look upon material possessions from different viewpoints. The non-Christian sees material possessions as things to be acquired for power and importance in society. The Christian steward sees material possessions as things which have been given by God for the purpose of bringing joy and satisfaction in daily living while at the same time being instruments that reflect God's daily goodness, blessing and provision.

CHRISTIAN STEWARDS REFLECTING GOOD STEWARDSHIP OF MATERIAL POSSESSIONS

The Christian steward reflects or shows good stewardship when using material possessions for meeting the daily needs and demands of family living. The Christian steward is aware of family

THE EFFECTS OF SALVATION ON GIVING

There are two ways in which salvation has an effect upon the giving of tithes and offerings by the Christian. One, generous giving is a natural response growing out of salvation. Someone said, "Let Jesus happen to a man/woman and something happen's to their money." In other words, anyone who has experienced salvation in Jesus Christ has a spiritual need inside them that prompts them to share their money in the work of Jesus Christ through the church.

Examples of this fact can be found in the New Testament. 1) The woman who anointed Jesus Christ with the very expensive perfume gave this generous gift unto Jesus out of a heart of loving gratitude. The cost of the perfume, 300 denarii, was equal to almost a year's wages or salary for a worker of the time era of the New Testament. Jesus' forgiving her of sins she had committed meant so much to her that she responded with anointing him with the costly perfume without even thinking about whether or not she should anoint him. 2) Zacchaeus was another person who gave generously as a response to Jesus' gift of eternal life to him. He promised to give more than one half of all he owned. 3) The Macedonian Christians, even though they were poverty stricken, gave generously to the Christians of famine stricken Judea (2 Corinthians 8:1-5).

Not all Christians respond with generous giving as in the above examples. But, every one who is a reborn spiritual person "in Christ" has within him/her the new spiritual nature which makes it possible for him/her to become a generous giver. To be "in Christ" is to have a new life purpose, direction and strength. The major characteristic of a new life "in Christ" is that of changing from a self controlled life to a life controlled by Jesus Christ. It is to take on Christ's life characteristics and one of those Christ characteristics is that of generous giving. It is to move from a life of selfishness to selflessness. Generous giving is an evidence of selflessness. Generous giving is an evidence of selflessness since giving is basically an unselfish act. One Christian woman gave the following testimony of how generous giving had been a blessing for her. She said, "It had made giving a real and joyful part of my Christian worship and service. It has transformed my sense of doing God a favour into feeling a partnership with God and gratitude for such a privilege. It has made me study more carefully

THE PRINCIPLE OF GENEROUS GIVING

The teachings of the New Testament are concerned with principles or truths which can be applied to situations and circumstances in each and every generation of people. The New Testament has some specific rules and regulations but after the pattern of the Mosaic Law. For instance, the Mosaic Law prescribes codes and rituals for offering an atonement sacrifice for sin. Adherence to the regulations had to be followed very strictly. The New Testament teaches that the death of Jesus has become the atonement sacrifice for sin of all people and that his atonement is once and for all (Hebrews 10:10). Jesus was not interested in setting up a new list of "do's" and "do not's". The "do's" and "do not's" of the Mosaic Law had become very burdensome for the people of God. Laws tend to be for certain situations, circumstances and people for certain periods of time and need to be annulled or changed from time to time. The principles or truths taught by Jesus are eternal, that is, they can be applied to situations, circumstances and people of each generation.

Although there is no specific command to give a tithe in the New Testament, the New Testament does give the principles for the generous giving of one's assets which are to be tithed. Generous giving is a loving, voluntary response of combining tithes and an additional offering into an act of giving unto God in response to Jesus' unselfish, voluntary death, that is, the giving of himself on the cross as a sacrificial sin atonement. Generous giving is also an expression of gratitude and appreciation unto the Lord for the eternal, spiritual life which he has given to the believer. Salvation causes the believer to respond to God with generous giving because God has been generous in his giving. The experience of salvation moves the Christian from a law requirement of tithing to a love-for Christ motivation to be a generous giver of the tithe and an offering. It is to move away from a law requirement to give a tithe to a personal spiritual experiential reason for giving tithes and offerings. Generous giving is an act of worship that is voluntary and spontaneous. It is an outpouring of love for Christ from within the core or heart of one's being. Generous giving, a larger portion than a minimum 10% tithe, comes forth from a believer's faith in Jesus as the crucified and risen Saviour now seated at the right hand of God.

needs and makes the effort to meet those daily needs through the acquisition of material possessions under the Lordship of Jesus Christ. The Christian providing for the material needs of his/her family reflects a knowledge of God's intended purpose of material possessions and the application of that knowledge. The Christian reflects good stewardship of possessions when using possessions to help people who are not able to help themselves. The Psalmist declared, *"The righteous man is generous"* (Psalm 37:21). To be concerned for the poor is to reflect a concern of Jesus. He expects his people to be concerned about the poor of the earth. He left no doubt about this for he declared, *"In as much as you have done it unto one of the least of these my brethren, you have done it unto me"* (Matthew 25:40). There is no doubt that as a Christian's abilities and resources increase the obligation of using those abilities and resources in Christian stewardship Christian service increases. *"For unto whomever much is given, of him shall much be required"* (Luke 12:48).

The Christian steward reflects good stewardship of material possessions when he/she uses them for the proclamation of the Gospel. The New Testament teaches that the ministry of the church is dependent upon Christian stewards in the church practicing responsible stewardship. Scriptures which teach this truth are: Numbers 18:24,26-28; Matthew 10:11-15; Acts 15:3; Romans 15:24; 1 Corinthians 9:4-18; Titus 3:13.

The manner in which a Christian steward uses material possessions reflects the true spiritual condition of that Christian's heart. If the Christian uses material possessions for self honor, glory and power, then the material things are the owner of the Christian rather than the Christian being the trustee/owner of the material possessions. Matthew Henry, a church man of England and author of the Matthew Henry Commentary, said, "Worldlings make gold their god; saints make God their gold." If material possessions are the owner of a person, that person probably is not a Christian for one "cannot love God and mammon." The great English pastor of Westminster Chapel, Dr. G. Campbell Morgan, said, "The harlotry of worldliness is manifest in every direction. Thousands who name the name of Christ are taking possessions which have been bestowed by God and are spending them in pursuit of unworthy ambitions and pleasures."

If the Christian uses material possessions under the Lordship of Jesus Christ as a trust endowment from God as gifts which bring joy in the fulfillment of daily needs, revealing the goodness and grace of God in the Christian's life and in the lives of others, this is an evidence of being born again spiritually. The Christian steward is a steward or trustee of material possessions; God remains the acknowledged owner of the possessions. The Christian steward uses these possessions according to God's sacred intention or purpose for their use.

THE CHRISTIAN AND THE TITHE

STUDY SCRIPTURES: Galatians 5:13, 14; 2 Corinthians 5:14-15, 17; 8:1-24; 9:6-15

STEWARDSHIP MEMORY VERSES: 2 Corinthians 8:3, 4

The New Testament does not call for tithing for the purpose of fulfilling an ecclesiastical legal requirement. In fact, there is no direct command in the New Testament for followers of Jesus to give a tithe. This may present a problem for some believers for they sincerely want to have some guidance and direction from the new Testament Scriptures concerning financial contributions to the church. They love the Lord and his church and they want to give their money to the church for its programmes of ministry and to support the pastor.

For other church members it is good news that there is no direct command to give a tithe of one's financial income. And, the absence of a legal requirement, in their thinking, is grounds for no giving of their financial resources to the church. This way of thinking is to see the New Testament as a guide book of ecclesiastical rules and regulations, that is, if there are no rules and regulations to be found in the New Testament in the area of tithing, then this frees one of any obligation of supporting the church's ministry with financial support. "When rules are emphasized more than liberty, the rules begin to multiply. The multiplication continues until we develop a code of rules so complete that we no longer enjoy our relationship with the rule-giver. The letter of the law then quenches the Spirit" (Finding God; Larry Crabb; 9.84).

This stewardship study will answer the question: Should the Christian tithe because he/she is living under grace rather than under the Mosaic Law? Usually, Christians divide into two groups according to the way they answer the question. On one side are those who are very legalistic in their answer. They contend that the Christian is obligated to give a tithe according to the Law of the Tithe of the Mosaic Law. On the other side are those who contend that they are not obligated to give a tithe since Christians are under grace, free from the Law. Neither of these positions adequately nor clearly reflects the position of the New Testament about one's giving of financial support to the church.

THE STEWARDSHIP OF THE GOSPEL

Study Scriptures: Matthew 28:19-20; John 20:21; 1 Corinthians 15:1-4; Titus 2:11-15

Stewardship Memory Verse: Mark 16:15

It has been learned that a steward is one who has been entrusted with something which has value. The steward is not the owner of the valuable object, rather the steward is the caretaker of the valuable object, seeing that the owner's instructions concerning the object are followed explicitly. The steward does not have the privilege or authority to deviate from the instructions as given by the owner for use of the object.

Christians are God's stewards of everything which God has given to them. They are to use these properties of God in the manner in which God has instructed these properties to be used. The Gospel of Jesus Christ is the most valuable thing that God has given to his people. Therefore, the Gospel becomes a stewardship responsibility of each Christian because the Gospel is the means whereby non-believers in Jesus Christ as Saviour and Lord come to know the power of God unto salvation (Romans 1:16). Christians have the responsibility and accountability to use the Gospel through oral witnessing and lifestyle Christian living so that non-believers will have an opportunity to turn to Jesus Christ as their God in repentance and faith. God has entrusted Christians with stewardship responsibilities of the Gospel in order that non-believers can be born into the Kingdom of God through a spiritual new birth.

WHY CHRISTIANS ARE STEWARDS OF THE GOSPEL

In the culture of Jesus' society a sheep was the most important animal a person could own. Goats, cattle, camels and donkeys were important animals of wealth, but the sheep was considered the most valuable animal that a person could own. Jesus used the example of the sheep to help his hearers to know the extreme value God places upon each individual person. In the Parable of the Lost Sheep Jesus graphically illustrated each person's intrinsic value to God. In the parable Jesus told of one sheep which had become lost from the flock. The shepherd, knowing the value of the lost sheep, went out to look for the missing sheep. The shepherd looked in the valleys and on the hillsides until he

Because of its love for Paul the church at Philippi was special to him. They liberally gave of their financial resources in order that Paul could have the things he needed during his imprisonment. This church was a perfect example of a people giving beyond the tithing law. Out of their poverty they gave generously towards the needs of the Apostle. Paul wrote of the members of the church at Philippi, *"In the beginning of the gospel... no church communicated with me as concerning giving and receiving but you only. For even in Thessalonica you sent once and again unto my needs"* (Phillippians 4:14-17). This type of giving was highly commended by Jesus as well (See Luke 21:1-4).

When Jesus mentioned tithing the context of his reference to the Law of the Tithe was that of rebuking the Pharisees for their self righteous attitude and their belief that their external, visible religious works justified them before God. The other New Testament reference to tithing was within the context of a discourse on the pre-eminence of Jesus over the Levitical High Priesthood.

The New Testament teaches that each church member is to contribute money to the church for its programme to ministry and for the financial support of the pastor of the church as an act of worship of God. The church member is to fulfill the deeper meaning of the Law of the Tithe. Each church member is to give financial support to the church in direct proportion to the financial prosperity with which God has blessed him/her. Jesus has initiated the fulfilling of the deeper spiritual meaning of the Law of the Tithe and each of his disciples is to follow in his footsteps in order that he/she will fulfill the deeper meaning of the Law of the Tithe as well.

There is no doubt about whether or not Jesus tithed. He did. However, he went beyond the Law of the Tithe in that he gave freely and generously. As Christians give of their financial resources freely and generously, then they too will have gone beyond the external requirement of the Law of the Tithe and will have fulfilled the internal deeper spiritual Law of the Tithe. The objectors to tithing are never tithers, but non-tithers. Faithful tithers find joy in honoring their Lord with tithes and offerings because tithing gives the believer a sense of partnership with God in ministry unto people both within and without the church.

had found the missing sheep and had returned it to the flock. The shepherd and his fellow shepherds rejoiced that the lost sheep had been found and safely returned to the flock (Luke 15:3-7). Jesus used the parable to teach his disciples of all generations of God's care and concern for each person who is spiritually separated from God - and the people of God - by sin. God's desire (and it should be the desire of each individual believer) is that each person who is spiritually separated from him (God) by sin should be in fellowship with him and his people through the power of the Gospel of Jesus Christ.

The Gospel of Jesus Christ is concerned with the eternal, abundant, spiritual life offered by God as his gift to people who are spiritually separated from him by sin. People who are spiritually separated from God cannot own or possess eternal spiritual life if they are not told the Gospel of Jesus Christ. God has entrusted each believer in Jesus Christ to tell the Gospel to all people who have not been born again into the Kingdom of God. Telling the Gospel is a Christian steward's stewardship responsibility.

The Bible teaches that all people are born into sin. David, a righteous man of God, said, "*Behold, I was brought forth in iniquity and in sin my mother conceived me*" (Psalm 51:5). The Apostle Paul, acting on impulse from the Holy Spirit, wrote, "*All have sinned and fall short of the glory of God*" (Romans 3:23). Paul says further, that "*the wages of sin is death*" (Romans 6:23). Death as used by Paul in this instance means spiritual death. Sin is a spiritual condition of the heart or innermost being of each person. Evil, wicked things which a person does before his fellow human beings are but the visible or seen acts of evil, wickedness (sin) which are in the person's innermost being or heart. If these things were not in the heart, the person would not want to do them. People are spiritually separated from God because of sin in their hearts. Because of sin it is not possible for anyone to come face to face with God. God's holiness and righteousness overcomes, overpowers and destroys unholiness and unrighteousness which brings about eternal spiritual death. Moses was a holy and righteous man before God. Moses asked God for permission to see his glory. God told him that if anyone looked upon his face they would die. This included Moses also. However, God did allow Moses to see his back because God said, "*You have found grace in my sight and I know you by name*" (Exodus 33:17-23). God

In the book of Acts the Holy spirit gave the believers the spiritual power to fulfill the deeper meaning of the Law of the Tithe. Many disciples of Jesus sold their possessions and gave the money received to the church for use in ministry for the Kingdom of God.

The Apostle Paul has given the greatest insight into the deeper meaning of the tithing law. He wrote, "*Upon the first day of the week let every one of you lay by him in store as God had prospered him*" (1 Corinthians 16:2). Four things are enumerated by Paul in this verse. 1) Every church member is to give financially to the church. 2) The amount of money to be given is to be set aside for that purpose, that is, the money is to be given to the church. 3) The amount of money each church member is to give is to be according to the amount with which God has prospered the church member. 4) Church members are to give their money to the church on the first day of the week, that is, the time the church members meet together for worship (Sunday).

In 1 Corinthians 9:14 Paul wrote that a congregation has the financial responsibility of supporting its programme of ministry and its pastoral ministry. He wrote, "Even so, the Lord has ordained that they which preach the Gospel should live of the Gospel." Throughout chapter 9 of 1 Corinthians Paul gives strong examples for the above premise showing that church members are not to take this matter lightly. Paul gives the example of the Temple priests' livelihood being dependent upon the tithes of the people. The priests were then required to give a tithe of that which they received from the people. No one was exempt from the law of the Tithe, not even the priests!

Paul greatly praised the churches of Macedonia for giving liberally to minister to the needs of Jewish Christians in Judea (2 Corinthians 8:1-2). He asked the Corinthian congregation of believers to fulfill their pledges of money for the offering for their Jewish brothers and sisters in Christ. His appeal was not made on the basis of the fulfilling of an ecclesiastical law, but rather, as a matter of "freely" giving out of a heart of compassion from their monetary abundance. He appealed for the Corinthian Christians to give according to the way in which God had blessed them. He appealed for giving freely from hearts filled with "agape" love, (God's kind of love with which he loves people) compassion and with a desire to do the will of God.

The New Testament teaches that Jesus came into the world to fulfill the demands of the Mosaic Law and to reveal the deeper spiritual meaning of the Law unto mankind. Jesus revealed the depth of the Law which God had always intended for his people to implement in their lives. Under the old covenant most Israelites were blind to the full spiritual depths of the Mosaic Law. They saw the external requirements but were blind to the internal spiritual requirements of the Law. Because of the birth, ministry, death, burial, resurrection and ascension of Jesus and the coming of the Holy Spirit, the people who have been spiritually born again can now see the spiritual depths of the Law. Just as the spiritual depth and meaning of the second part of the Ten Commandments has been revealed by Jesus, a new spiritual depth can be seen in the Law of the Tithe. Jesus never annulled the Law of the Tithe. Rather, he gave it a greater depth of meaning that went beyond the external requirement of fulfilling a legal aspect of an ecclesiastical law. The greater spiritual depth of meaning of the Law of the Tithe can be found in the words Jesus spoke to his Apostles as he was about to send them out on their first preaching assignment. He said, "*Freely you have received, freely give*" (Matthew 10:8). The greater depth of spiritual meaning of the Law of the Tithe is found in the imperative or command expression, "freely give".

Jesus taught that those disciples of his who freely give from a heart of selflessness will be those who will be blessed with great measurement. The greater blessings of greater measurement cannot be given of the Lord unto his disciples unless the disciples see their duty and obligation of obedience unto God to be greater than that of merely fulfilling an ecclesiastical requirement. The great duty of obligation of obedience unto God is to give out of a heart of love unto Jesus Christ and the selfless desire to see the Kingdom of God spread throughout the community and unto the outermost parts of the earth through the ministry of the local congregation of believers. The greater blessings which a disciple receives from giving may not necessarily be material blessings. They are more likely to be the spiritual blessings of joy, peace and spiritual satisfaction of knowing that the will of God has been accomplished and fulfilled in the practice of freely giving. Jesus practiced free and generous giving as a tangible expression of fulfilling the deeper spiritual meaning of the Law of the Tithe.

gives his grace to the believer whom he knows by name because of the Gospel of Jesus Christ. Sin brings about spiritual death in the heart and life of a non-believer. People go to funerals and burials and mourn over a dead physical body. Why do believers fail to mourn over the spiritually dead souls of non-believers in Jesus Christ? The Bible clearly teaches that if a non-believer refuses to repent of sin and believe in Jesus Christ as God's Son and mankind's Saviour, then the non-believer will experience an eternal spiritual death which is characterized by eternal agony and suffering with no hope for relief. The non-believer's spirit will not be free from agonizing suffering as is the case with the physical body at its death. The spirit of the non-believer will be aware or conscious of its eternal dying in the lake of fire (Hell) which God has prepared for Satan and his demons (Revelation 20:10-15).

God has given stewardship responsibilities of the Gospel to each believer so that the spiritually dead can hear the message, believe it and accept it and be saved from this terrible spiritual death. Without the Gospel of Jesus Christ all people would be cast into the lake of fire (Hell). As believers witness to the spiritual saving power of Jesus Christ and preach a message of repentance, some spiritually dead people will believe the message and turn to Jesus Christ for eternal salvation. Jesus will replace their spiritually dead spirit with an eternal spiritually living spirit. Failure of believers to be faithful stewards of the Gospel will result in many people, including friends, family and neighbors dying spiritually for all of eternity in the lake of fire (Hell).

Believers know the way of salvation for the spiritually dead. Believers should not fail in their stewardship responsibilities of the Gospel. The spiritually dead do not know how to become spiritually alive. Believers are spiritually alive and know how to help the spiritually dead to become alive in Christ Jesus. God has given believers the valuable possession of the Gospel. This possession is to be shared with those who do not own salvation. Jesus told his disciples, "*freely you have received; freely give*" (Matthew 10:8). This instruction was given to his disciples as he sent them out to share their possession of the Gospel. This directive or command still applies today to all who own salvation in Christ Jesus. The believer has no option but to practice stewardship of the Gospel of Jesus Christ.

WHERE BELIEVERS ARE TO GO WITH THE GOSPEL

The previous discussion makes it clear that each believer in Jesus Christ has the stewardship responsibility of sharing the Gospel of Jesus Christ, "*For it is the power of God unto salvation for everyone who believes . . .*" (Romans 1:16). This section of the study will be concerned with the places or locations where believers are to go and share the Gospel of Jesus Christ. God's word (the Bible) gives a plan or scheme that believers are to use in their taking the Gospel to those who need to hear the message of spiritual salvation which is in Christ Jesus. Jesus said, "*You shall be my witnesses in Jerusalem . . .*" (Acts 1:8). Jesus, speaking to his disciples just before his ascension into Heaven, told the disciples that they should begin telling the Gospel to the people who were living in the neighborhoods and communities where the disciples were living. The Holy Spirit came on the Day of Pentecost and empowered the disciples to have power to speak/preach the message of the Gospel so that people would believe the message of Jesus' disciples. Believers who tell the Gospel to non-believers have the message of the Gospel empowered by the Holy Spirit in order that non-believers will believe the message of the Gospel.

Believers are to witness or tell with their lips and tongues the Gospel message in the neighborhoods and communities where they live. Believers who live in the rural areas are to tell the Gospel message to their friends and neighbors in the villages. Believers who live in the township areas of the cities and towns are to tell the Gospel message to their friends and neighbors who live in the townships. Wherever God's people live - in the rural areas, the city or the towns - that geographical area becomes their "Jerusalem" and that area becomes the first place wherein they should exercise responsible stewardship in sharing or telling the message of the Gospel to non-believers.

Witnessing for Jesus became a daily activity for the believers of the New Testament (Acts 2:40-47). Witnessing was a daily activity for these believers because they had been freed from the power of sin over their lives by Jesus Christ. Their desire was that their fellow friends and neighbors would have the same spiritual experience through Jesus Christ. As believers in Jesus Christ have received the Gospel, believers should actively share the Gospel message with their friends and neighbors who do not possess or own eternal spiritual life in Jesus Christ.

Jesus Christ as High Priest of God for the people of God. The passage does not refer to the giving of tithes in a worship service of believers.

JESUS AND THE "TITHE"

Jesus affirms the validity of God's law concerning the giving of the tithe. He also affirms the need for individuals to give the tithe as an expression of obedience unto God. Jesus was obedient in the giving of tithes. He kept and met all the requirements of the Mosaic Law and, interestingly enough, even the strict standards of the Pharisees in their Levitical vows. If Jesus had failed to keep the Law of the Tithe, the Pharisees would have charged with not keeping the Law and encouraging others to disregard the Mosaic Law. They did not accuse him at any time for not giving the tithe as required by Mosaic Law.

Financially Jesus was poor but he gave to the poor and needy. He and the Apostles had a common treasury from which to take money for purchasing needed things for their daily living. Jesus and the Apostles used their money in three ways: 1) buying daily needs 2) giving religious dues and 3) giving to charity. It seems Jesus not only gave a tithe but also gave more than what was actually required by the Mosaic Law.

NEW TESTAMENT GIVING

The Apostle Paul, strangely enough, does not mention tithing in any of his letters to churches and individuals. The strangeness of his silence on tithing comes because Paul had been a Pharisee and the son of a Pharisee. Pharisees, as has been seen, were legalistic tithers. As a Pharisee Paul had taken a vow in which he pledged to give a tithe of all things he possessed. The question which comes to mind is, since Jesus did not give any direct teaching and/or command concerning the giving of the tithe, and Paul, the great interpreter of Jesus, did not once mention tithing in his writings, does this mean that Christians are to leave the giving of tithes just as Christians abandoned the practice of offering animal sacrifices? In answering this question, a response of Paul with regards to some questions he asked in some of his writings seems to be most appropriate: "God forbid!" or "May it never be so!" Dr. J. M. McGorman, New Testament professor at Southwestern Baptist Theological Seminary in Fort Worth, Texas, said that this is the strongest language Paul could have possibly used without it being profane or cursing.

The Pharisees had come to believe that by strictly observing the Law of the Tithe they gained extra favor from God. Those who did not keep the strict observance of the law, for example, the people of the land, were believed not to have God's acceptance of them as persons. It was this false self centred devotion which Jesus condemned as sin in the Pharisees. It is very important to learn that Jesus was not condemning the giving of the tithe by the Pharisees. He was condemning the self-righteous attitude of the Pharisees that evolved from their giving of tithes. They had taken one of God's laws and turned its purpose of bringing honor and glory unto God and had turned it into a means of bringing honor and glory unto themselves.

In Matthew 23:23 and Luke 18:12 Jesus rebuked the Pharisees for their failure to keep those laws which required spiritual motivation for observance, that is, the Pharisees practiced agricultural tithing laws, which were easy to observe, but they failed to observe the external requirements of the law. Jesus closes the discussion by saying that they should have kept both requirements of the law. Their failure to keep the internal spiritual requirement brought about Jesus' words of condemnation.

In the Parable of the Publican and Pharisee praying in the Temple Jesus again is rebuking the Pharisees concerning their attitudes about their religious works and feelings of righteous superiority over other people. Jesus did not comment in any way on the public religious works of the Pharisee. He did condemn the Pharisee's attitude of justification before God by religious works and the self-righteous religious pride brought on as a result of the Pharisee's religious works.

The third reference to tithing in the New Testament is found in Hebrews 7:1-10. This passage in Hebrews is a reference to Abraham paying a tithe of the spoils of war to Melchizedek, King of Salem and Priest of God (Genesis 14:20). In the context of the writing in Hebrews, the biblical writer's central point in the passage is that Jesus' High Priesthood is greater than the order of the High Priesthood of Aaron's descendants. It is not about tithing. The Melchizedekian priesthood is used as an illustration of the High Priesthood of Jesus Christ. To interpret this passage as teaching that since tithes were given to a human priest, how much more should tithes be given to Jesus is to misinterpret the Scripture. The Hebrews passage centres upon the personhood of

Jesus also told his disciples to go into the streets and pathways with the Gospel message (Matthew 22:1-10). Again, this is an emphasis on sharing the Gospel message with those who live close to non-believers. The emphasis Jesus is making in this instance is that believers must go with the Gospel message into the areas where non-believers live. In Jesus' time and for more than 200 years after his ascension into Heaven, there was not a "church" building which served as a meeting place for believers to worship the Lord Jesus Christ. If non-believers were to have an opportunity to hear the Gospel message, then the believers would need to go to the non-believers to tell them of Jesus' death as an atonement for their sin and his resurrection as evidence of life after death and the acquisition of sanctification before God.

Today believers have church buildings in which they meet to worship the Lord Jesus Christ. Unfortunately many believers have begun thinking that the church building is the place for non-believers to come to hear the Gospel message. Non-believers can hear the Gospel message in the church building, but the primary purpose of the church building is for an inside meeting place for believers to meet for worshipping together. Most non-believers do not come to a church building to hear the Gospel. Most non-believers receive salvation in Jesus Christ outside the church building, thus they come to the church building to make a public declaration of their faith in Christ before the people of God, they come to the church building as believers. God's people as stewards of the Gospel need to walk down the streets and paths of their neighborhoods to houses where non-believers live and share the Gospel with them. Believers living in the townships of the cities and towns need to walk the streets of the townships sharing the gospel message of Jesus Christ. The believers living in the rural areas are to walk the paths that go to nearby villages or fields to share the Gospel message with the people. A faithful Christian steward will tell the Gospel message to the people of his/her community or neighborhood.

Jesus was also concerned that those non-believers living beyond the local neighborhood or community should hear the Gospel. He wanted them to know of his love for them. Because of this concern of Jesus, he gave instructions to his disciples/followers that the Gospel should be told to all the people of the world. The stewardship responsibility of the believer for telling the Gospel

does not stop with the neighborhood or community. The believer has the stewardship responsibility to tell the Gospel to people whom he/she will never know nor meet. Jesus said, *"You shall be my witnesses in Judea, Samaria and the farthest part of the world"* (Acts 1:8). Believers have the responsibility of telling the Gospel to all the people in all the countries of the world.

Some believers have a limited vision in this matter and therefore conclude, "We cannot go to all the people of all the countries of the world with the Gospel." It is true that not all believers can go to all countries. But, it is true that the Holy Spirit can call certain believers to go to certain countries of the world to tell the Gospel to the people. And, it is also true that all believers can cooperate together with their financial resources as well as their prayer resources to give support to those whom the Holy Spirit selects to go beyond "Jerusalem" with the Gospel. The Holy Spirit did this in the Book of Acts with Saul and Barnabas. All the members of the church in Antioch of Syria could not go outside their "Jerusalem" area of Antioch on journeys to preach and teach the Gospel, but two of the members could go and the believers made it possible for Saul and Barnabas to make the journey along with John Mark. It was a partnership between God and the church. The Holy Spirit called out from the believers those who could go and the church gave the support and encouragement to Saul and Barnabas. Because the believers were faithful to use their possessions for the purpose of carrying the Gospel to others, God blessed the believers in Antioch of Syria as well as saving many who heard the Gospel from Saul and Barnabas. There were many who were saved even though the believers in Antioch never saw or met those who accepted Jesus Christ as a result of Saul and Barnabas' preaching and teaching Jesus Christ as Lord and Saviour.

Today all believers of the churches can cooperate together to send out messengers or ambassadors for Jesus Christ regardless of what country. Through cooperating together churches of any nation will be able to put together a missions programme that will begin at the local level and reach out to other areas within their country and beyond their national boundaries just as Jesus instructed in Acts 1:8. Some may think that churches from the West are the churches who are to send out missionaries. This is a lie of Satan, for believers of all nations are responsible for the stewardship of the Gospel for all to whom they have the

THE STEWARDSHIP OF TITHING: PART TWO

STUDY SCRIPTURES: Matthew 23:23; Luke 18:9-14; Acts 4:32-35; Romans 12:13, 18; 1 Corinthians 16:1-2; 2 Corinthians 8:1-5; Hebrews 7:1-10;

STEWARDSHIP MEMORY VERSE: Matthew 10:8

This study continues with learning the biblical teachings about tithing or the giving of 10% of money earned unto God for use in his Kingdom. This study will focus on the teachings of the New Testament concerning tithing as well as the doctrine of giving. The New Testament doctrine of giving goes beyond the Law of the Tithe as found in the Mosaic Law of the Old Testament.

THE "TITHE" IN THE NEW TESTAMENT

In the New Testament there are only three references to tithing as found in the Mosaic Law. Jesus made two of those references Matthew 23:23 and Luke 18:12. These references of Jesus to the tithing law came as he confronted Pharisees who used the observance of the tithing law as proof or evidence of their devotion to God.

Rome did not require the Jews, as Roman subjects, to strictly observe the ancient laws of Israel which were centred in their duties and obligations to God as given in the Mosaic Law. Many Jews, especially the common people or "the people of the land" as they were called, had chosen to disregard the strict observance of the Law. These people were the ones who had not been specifically trained or instructed in keeping strict observance of the Law and all its interpretations.

Therefore, they were not particularly concerned about fulfilling or meeting these legalistic requirements. The Pharisees were the "instructed ones" who gave careful attention to the fulfilling or meeting all the requirements and interpretations of the Law. The Law of the Tithe was one of the laws they observed and endeavored to keep with utmost strictness. This was because the public giving of tithes was evidence of their devotion to God in the presence of their fellow countrymen. Giving the tithe by a Pharisee became a way of publicly displaying legalistic righteousness and religious superiority above and amongst their fellow countrymen.

the owner and giver of all things. In giving a tithe of the things God had given to them, they honored God as well as being blessed by God for their faithful obedience unto him. The tithe became a very important part of the ancient Israelite's worship of God. Faithfulness in giving the tithe was indicative of faithfulness in every realm of life for the Israelite.

opportunity of telling the Gospel. If congregations of believers in Jesus Christ fail to send out their missionaries to tell the Gospel, congregations of cults, sects and other religions will send out their missionaries with messages which cannot offer freedom from the power of sin and offer the promise of eternal spiritual life.

God has given the Gospel to his people as a stewardship responsibility. The Gospel is to be told to the people of all nations in order that they can own salvation from the power of Satan and sin through Jesus Christ. The faithful Christian steward shares the Gospel with others. The unfaithful Christian steward of the Gospel feels no accountability nor responsibility for sharing the Gospel. However, this sense of non-accountability will not be overlooked by God for he requires a stewardship accountability of the Gospel from all his people, individually and collectively.

THE STEWARDSHIP OF GIVING

Study Scriptures: Matthew 10:8; Mark 8:35; Luke 12:48; Luke 15:11-32; John 3:16; Acts 20:35; 2 Corinthians 9:6,8-11
Stewardship Memory Verse: Luke 15:11

Giving is a very important part of the stewardship lifestyle of a believer in Jesus Christ. God is a giving God. He gave his Son. To be spiritually redeemed means that the spiritually redeemed person is to be a giving person. Infact, a Christian shows evidence of salvation by being a person who gives. Giving Christians express their love, gratitude and honor unto God through giving as well as living a moral Christian lifestyle. Giving involves more than the financial support of a local church and/or denomination. This study of stewardship is concerned with the deeper meaning of giving. This study will be concerned with: 1) giving being a law which God has placed within creation from the beginning, 2) that God himself teaches giving by personal example as well as by instruction, and 3) that the giving of self first and foremost by the believer brings the greatest honor unto God.

GIVING IS A LAW THAT GOD HAS BUILT INTO HIS CREATION

By careful observation of the physical creation one soon realizes that creation gives of itself. The sun, moon and stars give light. The earth gives food and water as well as materials for the building of houses. The earth gives of its natural resources for the livelihood of people as well as nature for their enjoyment. God's creation is thoroughly saturated with and operative of the law of giving. If creation could refuse to give of itself, it would die. Creation continues living because of the law of giving which God has placed within its natural laws.

In Mark 8:35 Jesus taught, *"For whoever would save his life will lose it; and whoever loses his life for my sake and the Gospel's sake will save it."* Jesus was teaching that the continuance of life is dependent upon giving. If life could not give of itself, it would cease to exist. Life's highest purpose of existence is that of giving. The Dead Sea is a lake in Israel. It only takes water into itself from the Jordan River. The Dead Sea does not give of its waters to any area beyond itself. As a result, the water in the sea cannot support any life form, thus it is called the Dead Sea. Where there is no

awareness of God's presence being awaringly manifest in his/her life as a result of giving a tithing offering is the most precious spiritual blessing.

Not all of the Israelites were obedient in observing/keeping the laws of tithing as well as being obedient in the keeping of many of the other laws God had given to his people. As a result they cut themselves off from God's blessings and they usually faced some type of national disaster or judgement from God for their disobedience. The prophet Malachi preached strong sermons to them because of their sin of robbing God by their failure to obey the Law of the Tithe (Malachi 3:7-10).

While there are principles of stewardship to be found in Malachi's message, the pastor and other church leaders should be careful not to interpret this as an unconditional law binding the Christian to a legal obligation. To give this interpretation to Malachi 3:7-10 is to bind stewardship only to the realm of tithing or the giving of money. It must be remembered that there is no specific command in the New Testament concerning the giving of the tithe. The principles for tithing are to be found in the New Testament but not the specific command. This point will be developed more extensively in the next stewardship study. If the tithe is presented as a legal duty, then there is a misunderstanding of the New Testament doctrine of grace. Grace frees the Christian believer from a legalistic code of religion. Under a legal system the Christian believer would need to give his/her tithe in order to be accepted and approved by God.

This study has been concerned with an introduction to the practice of tithing in the ancient pagan world as well as amongst the Israelites. The people of the ancient pagan world practiced tithing to their gods as an expression of worship and reverence to their false gods. When Christianity became the official religion of the Roman Empire tithing became compulsory by governmental decree. This made tithing a burden for people and many rebelled against giving tithes. The governmental requirement of tithing removed the element of worship, honor and reverence unto God. It ceased to be an act of worship because of religious legalism.

In the Old Testament tithing was an expression of spontaneous worship on the part of the giver. Tithing was included in the written code of law which God gave to Moses for Israel. This written law served as a constant reminder to Israel that God was

The Law of the Tithe is found in Leviticus 27:30-33. This law is primarily concerned with the tithing of produce, livestock and other material possessions. This is due to the fact that the Israelites were shepherds and farmers. However, as Israelite society changed, the system of tithing changed, so that there would be no untouched areas left which were applicable to the law of tithing possessions.

There were some additional tithing laws to be found in the Mosaic Law. A tithe was to be given to support the Levites who were in charge of the services of the Tabernacle (Numbers 18:21) and later on, of the Temple. This is an Old Testament precedent for the churches of today financially supporting pastors. The Levites in turn were required to give a tithe of the tithes they had received for their livelihood (Numbers 18:26). There was also a tithe given for the feasts and sacrifices unto the Lord (Deuteronomy 14:22-26). When this tithe was given, the giver and his family took part in the eating of the meal. The tithes were used by the family in a celebration of worship before God. Families who give financial tithes to their church today enjoy the benefits of their giving as they receive the ministerial benefits of their church. A tithe was given every third year as source of aid for the poor (Deuteronomy 14:28,29). These three tithes, Tabernacle, celebration and charity, were required of every Hebrew family according to the Mosaic Law. However, there were some who gave more than just the required tithes (Deuteronomy 12:11).

The longest chapter in the Pentateuch (Genesis, Exodus, Leviticus, Numbers and Deuteronomy) is Numbers, Chapter 7. Therein is found a list of the gifts brought by God's people on twelve consecutive days for the dedication of the Altar. In fact, so many gifts were brought for the Altar dedication, Moses had to restrain the people's giving. There are several things which can be learned from these events of their giving. 1) God knows the record of the giving of his people. 2) Tithes and offerings are to be brought to the sanctuary of the place where God's people worship him. 3) Offerings of tithes can be made on any day, but they are to be made especially on a day when God's people are called together for the purpose of worshipping him. 4) The amount of the tithe offering should be made in proportion to the amount of material possessions the worshipper possesses. 5) Tithing offerings should be without fault or blemish, that is, they should be given willingly, liberally and joyously. 6) The believer's

giving of self, rejection and even death follows. Creation is able to give of itself because its Creator is a giving God. By giving of itself creation maintains its life. It reflects the giving characteristic of God. God gives *"to all life, breath and all things"* (Acts 17:25).

GOD IS THE GREATEST GIVER

Giving gives God great pleasure for it is his way to inter-relate with his creation, and he experiences great pleasure and joy in the giving of himself to his creation. No one is able to comprehend or imagine the greatness of the things which God is able to give to his creation.

While God has shown the greatness of his giving in the material things of the world, these things do not compare in greatness to that of his giving of his only Son, Jesus Christ, to the peoples of all the nations of the world. *"God so loved the world, he gave his only son that who so ever believes on him will not die but have everlasting life"* (John 3:16). By giving Jesus to the peoples of the nations of the world, God intimately identified himself with the needs - physical, intellectual, mental, emotional and spiritual - of the peoples of the nations. By giving his Son, Jesus Christ, to the peoples of the nations God has provided the way for them to realize their greatest and deepest hope and aspiration - being free from the power of sin in their lives and God's judgement against that sin. Through Jesus Christ God has given his greatest and highest love to everyone.

As a person comes to know God's love through Jesus Christ, that person's response is that of returning love to God through a commitment of his/her life unto God. Love is returned unto God because the believer wants to give love unto him. The believer freely gives love unto God because God has freely given his love unto the believer. The best love that can be given is love that is given without any conditions attached to it.

By freely expressing love to God, believers express gratitude to him for his gift of grace, salvation in Christ. Believers have many opportunities to express love to Christ in many different ways without any conditions put upon that love. The woman who poured expensive perfume on Jesus' feet revealed how much she loved him unconditionally. It is the unconditional love relationship between the believer and Jesus which compels or drives the believer to give gifts of love unto the Lord. It is not the material value of a gift given unto the Lord which is of utmost

importance unto him. He looks upon that which motivates or prompts the giving of the gift unto him. Large gifts do not necessarily mean a great unconditional love for Jesus; although the giver may have a great unconditional love for Jesus which motivated him/her to give a large gift. Neither does the giving of small gifts mean that the giver has very little love for Jesus; although the giver may give the small gift for others to observe that a contribution has been given to the Lord. The widow who gave her two mites or small copper coins (Mark 12:41-43) aptly illustrates that small gifts can be given with large amounts of unconditional love. Zacchaeus' pledge to Jesus (Luke 19:1-10) also aptly illustrates that large gifts can be given from a heart overflowing with unconditional love for Jesus.

The foundation upon which the believer builds the practice of the stewardship of giving is that of an intimate personal relationship with Jesus Christ. The Apostle Paul's favorite term for the relationship between the believer and Christ was "in Christ." Paul uses the term to describe the believer's transference of life's ownership from himself to Jesus Christ. The believer no longer controls and owns his life; Jesus is the believer's life controller and owner. This transference of life's control and ownership by the believer to Jesus Christ is an act of supreme giving. This act of giving will have an effect upon all relationships which the believer will have with his fellow human beings and with God.

THE GIVING OF SELF TO GOD BY THE BELIEVER BRINGS HONOR TO GOD

God's unconditional love for the believer prompts the believer to return unconditional love to God. The believer gives gifts of love to God without any attached conditions placed upon those gifts. Received unconditional love seeks ways of responding to God's love outside a legal system of religious requirements. Giving to fulfill the requirements of a judicial law would be to fall short of a true genuine love response in giving. Some may want a judicial law forgiving, for then they could boast, "I have met the requirements!" This would fail to fulfill God's desire for a genuine love response to him from one of his people. Just giving to meet the requirements of a law of giving would be to fail to give the honor unto God that is due to him. Giving honors God because it is honoring God from a heart of love rather than meeting a legal requirement. The believer's love for God is expressed first, by the giving of himself/herself and secondly by

been taken as a result of the defeat of the five kings. Abraham recognized and accepted the authenticity and validity of Melchizedek's office as Priest of God, thus Abraham gave him the tithe as a spontaneous act of worship of God as thanksgiving for this victory over the five kings. In giving tithes to Melchizedek voluntarily, Abraham appears to be following an established religious practice. Abraham was not merely fulfilling a tithing stewardship obligation, rather it seems that he viewed tithing as a way of honoring God from within the centre of his being as a believer in Jehovah God.

The second written record of tithing in the Old Testament is Jacob's encounter with God as Jacob was going to Padanaram. Jacob was tired after a long journey and had used a stone for a pillow at a place he later called Bethel (House of God) because God had spoken to him in a dream at that place (Genesis 28:10-22). Jacob promised God that he would give a tithe of all the things God would give to him, if God would give him protection. Jacob was acknowledging God's ownership of all things and that he would give God a tithe of those things as a testimony of the covenant between him and God. The commitment of giving the tithe was a spontaneous act of worship of God by Jacob. Jacob's commitment to give the tithe came from a heart of gratitude for God's faithfulness unto him. Jacob's vow and commitment to give God a tithe probably came about because he had been taught tithing by his father, Isaac, as a visible means of showing devotion unto God.

After their exodus from Egyptian bondage, the Israelites were given laws by God that would mold them into a nation. In order to unify them as a nation of people, a code of laws was needed. On Mt. Sinai God gave his laws to Moses for the Israelites which would set them apart from the other nations.

These laws would identify them as a particular people set apart unto Jehovah God exclusively. Included in the laws which God gave to Moses for Israel were laws regarding tithing. However, this was not the beginning of tithing as required by God. Prior to this time the Law of the Tithe was being practiced even though the Law of the Tithe had not been written down. Abraham's and Jacob's giving of the tithe illustrates this truth. With the giving of the Law unto Moses, the Law of the Tithe for God's people was codified in written form for the first time.

church's stewardship programme of spiritual ministry as well as in the stewardship emphasis of a Baptist association and the Baptist Convention/Union of churches. It is important for each local Baptist church, association and the Convention/Union to develop principles of good stewardship use and management of money which will use all the good that comes from an emphasis on tithing as a voluntary act of worship of God.

The tithing of money will not be practiced joyfully and willingly by Christian believers if tithing is presented to the membership of churches only as a way of providing for financial needs. First and foremost, leaders must remember that tithing is made unto the Lord as an act of worship unto him. The meeting of financial needs becomes secondary in a tithing emphasis. Tithing will be supported joyfully and willingly if tithing is taught to members of the churches from the biblical standpoint, that is, that tithing is a spiritual experience of worship which brings honor and glory to God as the owner of all things. The tithe belongs to God. When the Christian believer gives his/her tithe to God through the church as an expression of their honor and reverence for God, he/she is participating in a form of worship which God has always honored in the past, is honoring in the present and will continue to honor in the future.

Tithing is an act of worshipping God. As Christians preach tithing and practice tithing, they experience God honoring his promise of opening the windows of heaven and pouring blessings upon them until their cup runs over with blessings.

THE TEACHING AND PRACTICE OF TITHING IN THE OLD TESTAMENT

In the Old Testament period of time before God handed down his laws to Moses, the tithe was given as a testimony of God's ownership of a person's life and property. Their giving of the tithe was also a testimony that the tither was responsible to God for all material possessions that the tither had received.

The first written reference to tithing in the Old Testament is found in Genesis 14:13-34. Abraham gave a tithe unto God through Melchizedek, "King of Salem and the Priest of God Most High", of all the booty or spoils of battle that he, Abraham, had taken from the five kings he had defeated in the Valley of the Kings. As the King of Salem and Priest of God, Melchizedek blessed Abraham for Abraham's giving a tithe for all that had

the giving of his/her material possessions. This type of stewardship giving honors God personally and his Kingdom's ministry. God is honored because stewardship giving is an expression of worship unto the Lord. The Kingdom of God is helped because unconditional love giving provides the resources needed for ministry in the Kingdom of God. The relief offering taken by Paul for the needs of believers in Judea and Jerusalem illustrates this fact. In 2 Corinthians 9:13 Paul says that the giving of the offering will honor God, help to develop spiritual growth in the life of the giver and serve to meet human needs.

The Christian steward does not give just to be giving a gift. The Christian steward gives because of responding to God's unconditional love and because giving becomes an expression of the Christian's unconditional love for God. Giving serves as a proper measurement of a Christian's love for Christ. If the Christian loves Christ very much unconditionally, then the Christian will give much out of his/her wealth or poverty. If the Christian loves Christ very little and with conditions attached, then he/she will give very little out of his/her wealth or poverty.

THE STEWARDSHIP OF TITHING: PART ONE

STUDY SCRIPTURES: Genesis 14:18-20; 28:22; Leviticus 27:30-33; Numbers 18:21-24; Deuteronomy 14:22-29; 26:12-15; Nehemiah 10:38-39; 2 Chronicles 31:11-12; Malachi 3:7-10

STEWARDSHIP MEMORY VERSE: Genesis 28:22

For many Christians "stewardship" only has one meaning - the giving of money to the church. The previous studies have emphasized that stewardship means more than the responsibility of supporting the ministries of the church with financial contributions is involved in stewardship but this does not encompass the entirety of all stewardship responsibilities. Stewardship involves using all things - money included - under the Lordship of Jesus Christ that God has given to his people so that the Kingdom of God will be advanced on earth. Stewardship involves the Christian using all things and all circumstances of his/her life so that the will of God "will be done on earth as it is in heaven."

This study and the one which follows will concentrate on tithing. This study will be examining the history of tithing and the teachings and practice of tithing in the Old Testament.

A BRIEF HISTORICAL SURVEY OF TITHING

The ancient Israelites were not the only people of the ancient world to practice tithing as a part of their religious practices and observances. Archaeologists have found evidences of tithing being practiced by the Assyrians and Egyptians to their gods as early as 3800 years before the birth of Jesus. The Babylonians of ancient Chaldea practiced tithing as a part of their religious observances some 2100 years before the birth of Jesus. Cyrus, King of Persia, placed guards at the gates of the capital city to collect payment of tithes to the pagan god, Jupiter. The inhabitants of the ancient city of Carthage were required to pay tithes on any profit made in business transactions. The Romans would give tithes of their spoils of war to one of their pagan deities. The people of the ancient world felt that the gods they worshipped gave them life and all the things which were necessary for them to live full meaningful lives. As expressions of gratitude to their gods for blessings given to them, the people gave tithes unto their gods. For the giving of the tithe offering is found

amongst ancient peoples and not Israelites alone, it seems that God taught tithing to people before they were scattered throughout the far reaches of the earth. The purpose of the tithe offering in the Old Testament had no secondary purposes as tithes do today. It was given to God. It was a transaction between the person giving the tithe offering - given from crops, fruits and other possessions - and God himself.

During the first 400 years of Christian church history there was not very much written about the need for church members to tithe. The enthusiasm and devotion of the believers to Jesus Christ caused them to give generously for the ministry of the churches in the spreading of the Gospel in their local geographical areas. Church leaders did urge voluntary tithing as a duty to God. It was to be given out of a heart of love for God rather than through coercion or force by church leaders.

Christianity became the official state religion of the Roman Empire during the reign of Constantine as Roman Emperor.

State or government laws were enacted which required all citizens and non-citizens of the Empire to pay tithes to the church. With legislated enforced tithing the situation went from bad to worse for the people. At first, people could give to the church of their choice, but then time came when the people were told into which church they were to give their tithes. Tithing was restricted to profits on certain items at first but then, it was included on all things sold for profit as well as wages received. This legislated or enforced tithing caused the people to hate the church as well as the collection of tithes. The effects of enforced tithing are said to be still affecting peoples' attitudes towards tithing in current times.

There is still much debate amongst people over the validity of the tithing practice. Some maintain that tithing is a vital part of Christian living and should be practiced by all church members regardless of whether voluntarily or enforced by the church. Others reject the practice of tithing outright and completely on the grounds that it is a carry-over from Old Testament law which can bring out an attitude of self-righteousness on the part of the giver of the tithe.

Even though the debate will continue amongst some, tithing remains very much a vital part of the life of a Christian believer and the church. Tithing will remain at the heart of any Baptist