

## LESSON 8

### DEVELOPING CHRISTIAN STEWARDSHIP

#### Introduction

##### Aim

To understand the broader meaning of stewardship, the relation of the spiritual and the material, and to learn how to develop responsible stewards within a church.

##### Thought questions

1. Should the poor as well as the wealthy support the church? Should they both give proportionally the same?
2. How much of one's possessions should be given to God?
3. What is the relation of giving to worship?
4. How much financial support should a pastor receive from his church? Who should determine the amount?
5. Is tithing an aid or hindrance to spiritual growth?

#### The Inclusiveness of Christian Stewardship

Christian stewardship includes more than the giving of money. It involves all of life—time, talents, influence, family relations, social activities, business practices, property, and money. Christian stewardship is based on the doctrine of creation. The fact that God is Creator and man is creature results in man's being responsible to his Creator in every area of existence. The essence of sin is man's rejection of the right of God to his life. When man determines to go his own way and obey his own desires, he is rebelling just as Adam and Eve did in the Garden of Eden. Rebellion against God as the Creator is expressed in both the spiritual and the material areas of life.

#### The Relation of the Spiritual and the Material

God who is spirit created the material realm; the spiritual realm has power over the material. Man is both a spiritual and a material creature. The body is the instrument through which the decisions and desires of the mind and soul (spirit) are expressed. In addition, man uses material possessions to express his attitude towards his Creator. Worshipping in spirit and in truth involves the attitude of the worshipper which may be expressed by the offering of a gift to God. The worshipper's gift to God should include his life, his talents, and his possessions.

*If Christian stewardship involves more than the giving of money, what does it include?*

_____	_____
_____	_____
_____	_____

*(Compare your answers with the text.)*

*The doctrine of creation relates to stewardship:*

1. Man as c \_\_\_\_\_ is responsible to his C \_\_\_\_\_ in every area of existence.
2. Man uses his material possessions, created by God, to express his attitude towards his C \_\_\_\_\_.

*(1. creature, Creator; 2. Creator)*

Giving money is an act of worship when it expresses the gratitude of the giver in response to his recognition that God has given everything to him. Giving money is also worship when the worshipper presents his possessions to be used in the service of God; he serves God by dedicating a portion of the material goods which are essential for his own existence.

To think of taking the offering in a worship service as a secular instead of a spiritual activity is to misunderstand the doctrine that God is Creator. As Creator, God is related to the material as well as the spiritual. He is the source of all material existence. As a spiritual-physical being, man is totally and ultimately answerable to his Creator. The dedication of his possessions is not optional but required for his right relation with God.

Depending on or turning to material objects, rather than depending on God who created the material, is idolatry. Since man is both a material and spiritual creature, his problem has always been that of keeping a proper balance between the two realms. He is constantly tempted to allow the material to predominate. His yielding to this temptation is evidenced by his reasoning that he must work every day of the week for material support. The spiritual needs of his life are neglected and pushed aside for the material. A person takes a tremendous spiritual step when he recognizes that the material, including his work and money, are under the control of God, his Maker. Giving a tenth of his income to support the work of his church and the work of Christianity in general is an indication that he is making progress towards recognizing God as Creator. A person who has taken this step knows that giving is an expression of worship, but he should not allow his giving a tenth to substitute for his responsibility in other areas of life. He should recognize that a good steward is faithful with his possessions as well as with his talents, Christian service, and influence. The pastor who recognizes that a man's relationship to God includes his possessions will conclude that developing tithers is a part of his responsibility to help members grow spiritually.

### The Tithe as a Guide

Many of the recorded sayings of Jesus deal with property and the right use of it. He said more about stewardship than any other single subject He discussed. One out of every six verses in the Gospels deals with this theme. Some have argued that the giving of a tithe (a tenth of one's income) is not taught in the New Testament. This argument is weakened by a recognition that tithing was well established in the days of Jesus as a requirement for righteous living. It was not necessary for

List some reasons the taking of an offering in the worship service should not be thought of as a secular activity.

(Compare your answers with the text.)

To depend on material things rather than on God is \_\_\_\_\_.

To tithe is to recognize that the material is under the control of \_\_\_\_\_.

(idolatry, God)

Jesus did not emphasize tithing because it was already well established as a requirement for righteous l\_\_\_\_\_.

(living)

Jesus to establish this law. Instead, it was necessary for Him to correct the misunderstanding that tithing alone was sufficient and mercy could be neglected. Jesus approved the practice of tithing (Matt. 23:23), but He condemned the legalistic spirit which accompanied it. Giving a tenth is a part of the Christian's service but is not the totality of his responsibility to God. Jesus stated that man should give a tithe as well as express justice and mercy towards his fellow-man.

The follower of Christ must be controlled by his Lord rather than by material possessions. The tithe continues as a valid indication of man's mastery of possessions, which are to be used as means of service. Christians are to use their material resources in meeting human needs. Tithing is a means of expressing Christian love.

The tithe became the standard of a person's expression of gratitude to God for His blessings at an early date in man's history. After Abraham was given victory over the four kings who plundered Sodom and Gomorrah, he gave Melchizedek, king of Salem and priest of the Most High God, "tithes of all" (Gen. 14:20). In response to God's promise of blessings and protection, Jacob vowed a tithe of all that God bestowed upon him. The tithe became the standard amount under the Law for the support of the priests who ministered in God's temple (see Lev. 27:30; Num. 18:21; Deut. 14:23, 28).

### The Meaning of Steward

The word steward refers to the management of the house or household affairs. It comes from the Greek word *oikonomia*, which means household management. The first part of the word, *oikos*, is translated house. *Nemo* means to distribute or dispense. A steward, therefore, is the manager of a household who assigns to the servants their several duties and pays each his wages. An example of the steward is found in Matthew 20:8. According to Luke 16:1-13, the steward was a freeman who was placed in charge of his master's affairs and could even use them for his personal advantage if he so chose; however, he was ultimately accountable to his master. An unfaithful steward was usually discharged immediately.

Jesus implied that His disciples were to act as stewards in His absence. He left the gospel in their charge and taught them to use their gifts to the best advantage for others until His return (Matt. 25:14-30).

As steward, the Christian is not owner but manager of the possessions placed in his care. Possessions are a trust from God, committed to the steward who is free even to mismanage his trust; however, he must render to God an accounting of his management. He is not required to achieve a certain standard of success, but he is required to

*Jesus sought to correct the misunderstanding that tithing alone was sufficient and m \_\_\_\_\_ could be neglected.*

*(mercy)*

*A steward is the manager of a \_\_\_\_\_. He assigns the servants their duties and pays them their \_\_\_\_\_.*

*(household, wages)*

*Are these statements true or false?*

*1. The Christian is owner of the possessions in his care. \_\_\_\_\_*

*(Compare your answer with the text and continue on the next page.)*

be faithful. His accountability is not limited to a tenth of his income, which he is to give to support God's work, but includes all his possessions—how he makes and spends his money. The nine-tenths not given for use in God's service must be used according to God's will.

God has given to man the right to own and to transfer property, but He intends for him to use this right for the betterment of himself and society. The right to private property is set forth in the Eighth Commandment which states, "Thou shalt not steal." Although God has given man that right, tithing the income from his property is a recognition of the fact that God as Creator is Owner. God has allowed man as steward to claim a part of the material world as his own—the right of ownership. That this right comes from God is to be acknowledged by man's returning a tithe to be used in God's service.

### Strengthening Church Finances

#### Laying a spiritual foundation

The first step in developing a giving church is to teach what the Bible says concerning the nature of material creation and man's relation to it. Without a spiritual foundation, the problem of raising enough money to meet the operational requirements of a church is a distasteful task. Once the spiritual nature of stewardship is recognized, the pastor can give himself to preaching on the stewardship of possessions with joy and conviction. The purpose is not to get money from unwilling givers but to develop Christians by leading them to be responsible stewards. The giving of money to support missionaries and to make tools available for spreading the gospel is an important service in God's work.

#### Setting the pastor's support

If a definite amount for his support has been set by the church, the pastor is free from the criticism of self-interest when he preaches on the stewardship of possessions. If he receives what is left after the necessary operational expenses have been taken out, his efforts to improve the giving of his church will be interpreted as originating from a motive of greed.

#### Adopting a church budget

Not only should the pastor's support be decided by the membership, but all expenditures should be approved by them and set forth in a budget. The expenses of a church are as much the responsibility of the people as of the pastor. The wise pastor keeps all of the members informed concerning receipts and expenditures. He communicates the concept that the responsibility for supporting the church belongs to the people. When the people draw up and adopt a budget, they assume responsibility for helping to provide funds for meeting it.

*Continued--True-False:*

2. He is free to mismanage his possessions, a trust from God. \_\_\_\_\_
  3. He is accountable to God. \_\_\_\_\_
  4. His accountability is limited to one-tenth of his possessions. \_\_\_\_\_
- (Compare your answers with the text.)*

*The pastor is laying a spiritual foundation for stewardship when he teaches what the Bible says concerning the nature of material \_\_\_\_\_ and man's relation to it.*

*He should also teach that giving is necessary for the spread of the g \_\_\_\_\_.*

*(creation, gospel)*

*If a pastor's salary fluctuates with the giving of the church, his efforts at improving the giving may be interpreted as g \_\_\_\_\_.*

*(greed)*

*Adopting a church budget helps the people to realize they are as responsible for the finances of the church as the \_\_\_\_\_.*

*(pastor)*

### Emphasizing stewardship annually

Stewardship needs to be emphasized annually through a well-designed plan; otherwise, people become careless regarding their financial responsibility. A stewardship or tithing emphasis should include testimonies and devotionals by laymen in addition to sermons by the pastor. Stewardship Bible lessons should be available for use in classes. At the climax of the emphasis, opportunity should be given for the people to make a vow to God even as Jacob did. Some people refuse to make vows because they are afraid they might not be able to keep them if they suffer a financial reverse. Actually, God, who created man, knows his situation—whether or not he loses his job. God is in control of his life. Pledging a tenth to God's work is an act of faith.

### Keeping financial records

A church needs to keep accurate records and make periodic reports of financial matters to the congregation. People are discouraged from giving when they are uncertain whether the finances are being handled honestly or not. Occasionally church funds are embezzled, either by the treasurer or by the pastor. Periodic reporting of income and expenditures decreases the possibility of such an occurrence. Because of the danger of gossip concerning the handling of funds, the pastor and the treasurer should make every effort to establish methods which will eliminate any possible dishonesty.

People give more readily when they are aware of the needs of a church. To present the needs without presenting the shortage of funds for meeting those needs is less effective than making both known.

### Reasons for Having a Church Budget

A budget is a plan for estimating the income and regulating the expenditures of a church. The financial needs usually run ahead of the income. Decisions must be made to determine how the limited income can be used most efficiently. A church budget is a plan for encouraging voluntary giving by the members and for meeting the financial obligations of the church.

Budgets are scriptural and practical. In rebuilding the Temple, Nehemiah and his associates followed a budget. The offerings were pledged or given, partly in money and partly in work, but the pledging was preceded by the anticipation of all the needs for the Temple and its ministries. A budget simplifies the financing of the various needs of the church and avoids the annoyance of always "begging" for money to meet specific needs as they arise. Churches which are constantly conducting special drives to meet particular financial obligations give the impression of being mercenary.

List three ways to promote stewardship annually.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

(1. testimonies, sermons; 2. stewardship Bible lessons; 3. opportunity to make commitments or vows)

You have read five ways to strengthen church finances. Can you list them:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

(Compare your answers with the text.)

A budget is a \_\_\_\_\_ for estimating \_\_\_\_\_ and regulating \_\_\_\_\_.

(plan, income, expenditures)

Budgets are s \_\_\_\_\_ and p \_\_\_\_\_.

Budgets simplify the financing of various n \_\_\_\_\_.

(scriptural, practical, needs)

The adoption of a budget which anticipates the financial needs for the year allows systematic attention and emphasis to be placed on stewardship of possessions. A budget has the advantage of putting all the needs of a church in proper perspective by presenting all of the needs at one time. The people become aware of their financial responsibilities in carrying on the work of their church. A budget which allows systematic planning and education results in more income for a church. For example, a regular supporter of the budget may be able to give five dollars each week as a tithe of his income. Over a period of fifty-two weeks in the year, his faithful giving amounts to \$260. Another member with the same weekly income may give only to special offerings. If he has not been trained to give weekly in supporting a budget, he likely will find difficulty in giving a liberal sum to a special offering. If he gives \$100 in response to special appeals but nothing the rest of the year, his gift may seem large and liberal; however, he gives less than half of the amount of the faithful weekly tither. Some spasmodic givers contribute to be seen by others—that is their reward.

Well-planned budgets encourage regular giving. Persons are not likely to give as much in response to special appeals as they would if they were taught to give regularly in support of a budget. Most of the special needs should be anticipated and included in the budget. Those who are trained to give weekly will likely support more than eighty per cent of the church's operating expenditures. Special offerings should be limited to two or three per year if the support of regular contributors is expected.

### Procedures for Planning a Budget

#### Preliminary considerations

A basic principle in preparing a church budget is for the pastor to include as many members as possible in the responsibility of proposing it. People are interested in that which they have been involved in planning. Instead of preparing a budget himself, the pastor should lead the membership to select a large and representative financial or budget committee which will prepare and recommend the budget to the congregation.

A second principle is to adopt a challenging budget. Persons making up the budget committee should first be instructed concerning the advantages of expanding the work of their church. They must then be led to see the increasing financial requirements of an expanded ministry. The pastor should have vision in order to prepare the budget committee members for proposing a challenging budget. Otherwise, a church will not likely rise above its challenge or vision. If there is no vision or challenge, there will be no growth.

1. Budgets put all the needs in proper  
p \_\_\_\_\_.
2. They make people aware of their financial  
r \_\_\_\_\_.
3. They encourage systematic g \_\_\_\_\_.

(1. perspective, 2. responsibilities,  
3. giving)

Budgets reduce the need for special

o \_\_\_\_\_.

(offerings)

It is important to include as many members as possible in preparing the church \_\_\_\_\_.

(budget)

It is also important to adopt a \_\_\_\_\_ budget.

(challenging)

### Electing a budget committee

Upon the recommendation of a representative budget committee by the nominating committee, the church elects and assigns it the responsibility of proposing a budget and supervising the handling of finances after it is adopted. The committee members could be elected from the floor during a business meeting, but a nominating committee usually is able to give more thought in advance to the members who would serve best.

### Determining the financial potential of a church

The budget committee members need to study the potential giving ability of the members. Studying the membership roll, estimating the income of each member, and figuring a tenth of the total income will give the approximate potential of the church's finances. Most budget committee members are surprised to discover that present giving averages only about two percent of members' income instead of ten per cent. It is better for them to discover the poor giving patterns themselves than to have the pastor tell them.

### Including missions

In planning a budget, a church should divide it into two sections. The first section provides for the local operating expenses. It includes salaries, upkeep of the building, debt retirement, utilities, literature to be used by the organizations, and miscellaneous items. The second section is for needs outside of the immediate church programme. It includes missions and benevolence. A church which does not support causes beyond its own needs is self-centred and disobedient to the teachings of Christ. Such a church cannot hope to develop a membership characterized by love (concern reaching out to meet the needs of others.)

If a church has no opportunity to participate in the support of a foreign mission endeavour, it can help support missionary undertakings within its own country. Very few areas have too many churches, at least churches which are reaching the people for Christ. In every city and country in the world, multitudes are without Jesus Christ as Saviour. Every church, regardless how small and financially limited, is responsible for reaching out in missionary work. Missionary outreach requires support, and a church must assume its responsibility in supporting the spread of the gospel.

### Planning the amount of expenditures

The amount of money designated for the local or operating expenses will vary according to the prosperity of the people, requirements for pastoral support, building needs, and condition of the building. Some churches borrow money to construct buildings for worship and religious education and must include payments of loans in

*As you continue to read the topics Procedures for Planning a Budget and Subscribing the Budget, list the steps in planning, adopting, and subscribing a budget.*

Step 1 \_\_\_\_\_

Step 2 \_\_\_\_\_

Step 3 \_\_\_\_\_

*List some items to include in the local operating expenses.* \_\_\_\_\_

*(Compare your answers with the text.)*

*The budget for outside the immediate church programme should include* \_\_\_\_\_

*and* \_\_\_\_\_.

*(Compare your answers with the text.)*

Step 4 \_\_\_\_\_

their budgets. Others set up savings accounts for future building needs. Local operating expenses can become large and burdensome, but a church forfeits the blessings of obedience if it allows heavy operational expenses to exclude missionary endeavours.

In preparing a church budget, agreement should be reached on the amount of support to be made available for the pastor. Several factors will help determine this amount. The primary factor is the financial ability of the church. Churches composed of members with low incomes, especially in rural areas, may not be able to give much support to the pastor. A church in this situation should recognize that if the pastor has to take secular work he will have little time for sermon preparation and spiritual ministry to the community. Another factor is the amount of leadership a church expects from the pastor. The larger the membership, the more numerous are the administrative responsibilities. A larger church has more sick members to be visited, a larger community needing its ministry, and more teachers and leaders to be trained. The church members and the larger community benefit when a church is able to support a pastor and his family, permitting his full time to be devoted to spiritual ministry.

**Adopting the budget**

The budget committee should recommend to the church for discussion and approval its suggestions for allotments to different programmes of the church. The proposed budget should be in line with the potential giving of the church. The committee may also recommend a plan for emphasizing stewardship in order that the budget can be subscribed.

**Subscribing The Budget**

After discovering the potential income of their church and comparing it to the current giving, the committee members will be convinced that an emphasis needs to be given to stewardship. The emphasis must be spiritually based. The pastor and teachers will need to set forth the stewardship teachings of the Bible. An approach should be selected which will reach every member. Too often, church emphases do not reach inactive members, who want the advantages of a church without assuming responsibility for it themselves. Many members expect their church to marry and bury them, but they never support it. The financial emphasis should include plans for informing the less active members and encouraging them to help assume responsibility for the support of their church. According to the New Testament, every Christian is called to minister. Inactive members must be enlisted in ministry; otherwise, they are guilty of living in disobedience or perhaps they have never experienced the

*List four matters to consider in determining the amount to be designed for local expenses.*

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

*(Compare your answers with the text.)*

*Continue listing the steps in planning, adopting, and subscribing a budget.*

Step 5 \_\_\_\_\_

Step 6 \_\_\_\_\_

new birth.

Dr. Dobbins suggests that each year a "Loyalty Week" be set aside in which members pledge a definite amount to help meet budget requirements.<sup>1</sup> Two or three months of preparation should be made by teaching stewardship and educating the members on the needs included in the budget. Securing the participation of every member will require that active members discuss the needs of the budget with inactive members. The inactive may be visited in their homes. Those who do visit should go in the right spirit: to enlist the inactive members in spiritual growth instead of expressing the negative attitude of judging them for their failure to support their church.

### Keeping Adequate Records

Every church should keep some type of accurate, systematic record of its finances. An extensive "double-entry book-keeping system" is not necessary in smaller churches. A simple record system of one column for recording funds or offerings received and deposited and another for disbursements (payment of bills by cheques) is sufficient. At the end of the month, each of the columns is added. The total spent, or the debit column, is subtracted from the total funds received and already on hand, or the credit column. The amount remaining after the subtraction of expenses becomes the balance on hand at the end of the month for the beginning of next month.

#### Jerusalem Baptist Church

February 19____	Credit(Cr) (Received)	Debit(Dr) (Spent)
1 January balance brought forward	\$ 10.77	
4 Sunday offerings	44.89	
11 Sunday offerings	35.00	
13 Electrical bill		\$ 4.07
14 Sam Smythe—carpenter work on building		10.00
14 Randolph Ltd.—purchase of a fan		15.00
18 Sunday offerings	48.00	
25 Sunday offerings	39.29	
26 Rev. Melvin Palmer—pastor's support		100.00
28 Royal Bank of Canada—savings account for building fund		25.00
<b>TOTAL</b>	<b>\$177.95</b>	<b>\$154.07</b>
28 Balance at end of the month		\$23.88

March 19\_\_\_\_

\* 1 February balance brought forward \$23.88

\* Note: If the February debits had been more than the February credits, the difference (balance) would have been placed in the debit column for March and treated as a March expenditure.

<sup>1</sup> The Churchbook, p. 176.

Every church should keep an a \_\_\_\_\_, s \_\_\_\_\_ record of its finances.

(accurate, systematic)

A minimal record system should include the following steps:

1. Record all funds r \_\_\_\_\_ in one column.
2. Record all d \_\_\_\_\_ in another column.
3. Total each column at the end of the m \_\_\_\_\_.
4. Subtract the total s \_\_\_\_\_ from the total r \_\_\_\_\_ to get the balance on hand.

(1. received; 2. disbursements; 3. month; 4. spent, received)

Churches are encouraged to deposit their money in a bank and pay expenses by writing cheques. This procedure contributes to a more accurate accounting of funds. A cheque-book provides a place for entering the amount of the deposit and the amount of each cheque drawn on the account. The treasurer will be able to maintain an accurate current balance of church funds if he will do the following:

1. Immediately record deposits made and add them to the bank balance shown in his cheque-book.
2. Subtract from the balance the amount of each cheque written.

At the end of the month, the balance appearing in the cheque-book can be compared with the balance in the financial books. If the two figures do not agree, the treasurer is responsible for checking his work until he has discovered the error. Since banks send out monthly statements, he should check his balance in the cheque-book and on his books against the bank statement. Cheques which the treasurer has written but which have not been cashed will not appear on the bank statement; therefore, his balance may not agree with the bank statement balance. The total of the cheques appearing on his books which are not included in the bank statement should be subtracted from the bank's balance. After subtracting the outstanding cheques, the book balance should agree with the adjusted balance on the bank statement.

Some churches may be located in areas where banks do not exist. The finances of such churches must be handled by cash transactions. The same simple book-keeping system can still be used under these circumstances. The amount of the offerings for each service should be recorded, and the expenses paid in cash should be entered immediately into the book. Since cancelled cheques are not available as vouchers or receipts for the bills paid, the treasurer should have available receipt blanks for persons who receive funds to sign. Even the pastor should sign receipts for cash received for his support. This procedure avoids questions or accusations of dishonesty.

One or two members from the finance committee should be present when offerings are counted and deposits are made. This practice protects the treasurer from accusations of dishonesty. The ones who assist in counting the money (sometimes called tellers) should initial the amount of the offering recorded in the book, showing that they are in agreement.

*Two practices which contribute to a more accurate accounting of funds are:*

1. Deposit money in a \_\_\_\_\_.
2. Pay expenses by \_\_\_\_\_.

*(1. bank, 2. cheque)*

*If a church does not have access to a bank, the treasurer should use v \_\_\_\_\_ or r \_\_\_\_\_, since cancelled cheques will not be available for proof of payment.*

*(vouchers, receipts)*

*How may a treasurer protect himself from accusations of dishonesty? \_\_\_\_\_*

\_\_\_\_\_

\_\_\_\_\_

*(Compare your answers with the text.)*

## Steps for Developing Stewardship

The following list is a summary of activities necessary for developing a giving church. The list should be considered when the emphases and activities of a church are planned each year. The activities can be stated as goals to be achieved by the church. For example, the goal could be to enlist twenty per cent of the members as tithers, increase mission giving by two per cent of the budget, and involve ten per cent more of the members in supporting the budget during the year. To accomplish these goals, much prayer and careful planning are required.

*Teach Bible stewardship.*—Biblical stewardship includes both tithing and Christian living. Concerning giving, the Bible teaches that every Christian begins with a tithe, and, in addition, gives beyond the tenth. Concerning Christian living, each person is responsible to God and set apart into His service as a minister. To fulfil this responsibility, he must separate his life from the world and give his time in faithful service to God.

*Enlist tithers.*—Many churches plan a commitment day as a climax to the period of emphasis on biblical stewardship. On this day, the pastor challenges the members to commit themselves and their possessions to the Lord. At the conclusion of the sermon, the members are invited to pledge their lives and a tenth of their income to God's service. Laymen who previously have been enlisted as tithers are given opportunity to share their testimonies. Those who make commitments are encouraged to share their decisions and the needs of the church with members who are absent from the service. This time of sharing could be scheduled in the afternoon, immediately following the dedication service, or during the following week. The prevailing attitude should be one of sharing together in doing the work of God rather than attempting to pressure people into assuming their responsibilities. Members should not be *made* to give but rather *led* to give. In giving, they assume responsibility in worshipping and serving Christ. By not giving, they neglect their responsibility.

The church does not need to apologize for asking people to make commitments and pledges to God. A person cannot function in the business world if he does not make pledges and stand behind them. The business man owes much more to God than to his business associates with whom he does not hesitate to make and honour pledges.

*Plan church finances.*—The preparation of a budget has been discussed previously. Each church needs to plan its work a year in advance; therefore, it will need to know the financial resources available for carrying out its

As you read *Steps for Developing Stewardship*, list each step.

Step 1 \_\_\_\_\_

Step 2 \_\_\_\_\_

Step 3 \_\_\_\_\_

proposed programme. The budget serves as a financial guide to the work of the church.

*Increase mission giving.*—As previously indicated, a church which does not minister beyond its own immediate membership fails to demonstrate love. Churches which do not express concern for others cannot expect members to develop individual concern for others. Churches which are not missionary in spirit diminish and die. Those which do give sacrificially for spreading the gospel in their own community and beyond are healthy and experience growth.

*Involve every member.*—About half the persons on membership roles of most churches are inactive. The challenge for the church is to help the inactive solve the hindering problems and to become involved in fulfilling their responsibility to Christ. Their responsibility includes their sharing in the support of the church programme.

*Make weekly offerings.*—It is difficult for people to catch up on their gifts to their church once they get behind. In planning income to meet necessary expenses, the tithe should be included as part of the weekly family budget. Persons tend to be more faithful with the Lord's tithe when they give it immediately after receiving the weekly or monthly salary cheques. Many churches provide envelopes for use in making the weekly offering.

*Handle funds properly.*—The keeping of financial accounts has already been discussed. Care should be taken to spend the money exactly as the church has indicated in its adopted budget. If special mission funds which are not included in the adopted budget are received, the treasurer should be certain that the special offerings are used according to the purpose indicated when they were given.

Step 4 _____
Step 5 _____
Step 6 _____
Step 7 _____

### Home Study Exercise

Basic assignment (Levels 1, 2, and 3).

1. What is included in the concept of Christian stewardship? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. Give two ways the doctrine of creation relates to stewardship. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. How does developing tithers bring about spiritual growth? \_\_\_\_\_  
\_\_\_\_\_
4. Why did Jesus not command tithing? \_\_\_\_\_  
\_\_\_\_\_
5. Give the meaning of the term steward. \_\_\_\_\_  
\_\_\_\_\_
6. For how much of one's possessions is a steward accountable to God? \_\_\_\_\_  
\_\_\_\_\_
7. How may a pastor lay a spiritual foundation for stewardship? \_\_\_\_\_  
\_\_\_\_\_
8. List four requirements for strengthening church finances in addition to laying a spiritual foundation. \_\_\_\_\_  
\_\_\_\_\_
9. Tell what a budget is and list five reasons for having a church budget. \_\_\_\_\_  
\_\_\_\_\_
10. List the steps for planning, adopting, and subscribing a budget. \_\_\_\_\_  
\_\_\_\_\_
11. Briefly explain how to keep a simple record system for church finances. \_\_\_\_\_  
\_\_\_\_\_
12. List seven steps for developing a stewardship programme in a church. \_\_\_\_\_  
\_\_\_\_\_

**Supplementary assignment (Levels 2 and 3).** Read pages 169–180 in *The Churchbook* by Dobbins and answer the following questions.

1. Explain the following statement: Christian stewardship involves more than stewardship of possessions.
2. According to Dobbins, what basic doctrine of the Bible makes man responsible to God for his possessions?
3. What two factors contribute to haphazard church financing?
4. What is the primary purpose for emphasizing Christian stewardship?
5. What major items should be included in a worthy budget?

**Advanced assignment (Level 3).**

1. Outline a programme for emphasizing stewardship in your church. Give dates and planned activities from the beginning of a stewardship emphasis to its conclusion.
2. What do you consider to be the basic principles underlying a proper stewardship emphasis in a church?

### **Seminar Discussion**

1. Discuss this proposition: Giving money to support the church is a spiritual activity.
2. Give some reasons why the following statement may be true or false: Keeping the church members informed of the finances and giving them the responsibilities for proposing and adopting the budget will result in increased support for the pastor and in the strengthening of the church budget.
3. How large should a church be before it operates by a budget?
4. Outline a practical programme to be used in your church for improving Christian stewardship of possessions.
5. What should be the approach used in enlisting inactive members in the support of the church?