

13

FINANCIAL STEWARDSHIP

(This lesson is designed to teach us the importance of financial stewardship by honoring God with our tithes, offerings and giving. Should the tithe be given to the local church? Is it alright to support other Christian ministries with your giving? Should I give financially to help a brother/sister in need? How can I guard myself from being financially manipulated and exploited by preachers?)

Stewardship

What does it mean to be a steward of God?

1 Corinthians 4:1,2

Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful.

1 Peter 4:10

As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God.

Steward Gr. *Oikonomos* = the manager of a household or estate, governor, treasurer. Someone made responsible for something that is not his own. Someone entrusted with the responsibility to manage.

***Ownership is with God
but stewardship is with
us.***

Oikos = house, nomos = a law

Stewardship Gr. *Oikonomia* = the management of a household.

Used in:

Luke 16:2,3,4

So he called him and said to him, 'What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.' "Then the steward said within himself, 'What shall I do? For my master is taking the stewardship away from me. I cannot dig; I am ashamed to beg. I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.'

1 Corinthians 9:17

For if I do this willingly, I have a reward; but if against my will, I have been entrusted with a stewardship.

Colossians 1:25

Of which I became a minister according to the stewardship from God which was given to me for you, to fulfill the word of God,

Ephesians 3:2,9

If indeed you have heard of the dispensation of the grace of God which was given to me for you, and to make all see what is the fellowship of the mystery, which from the beginning of the ages has been hidden in God who created all things through Jesus Christ.

Ephesians 1:10

That in the dispensation of the fullness of the times He might gather together in one all things in Christ, both which are in heaven and which are on earth—in Him.

I Timothy 1:4

Nor give heed to fables and endless genealogies, which cause disputes rather than godly edification which is in faith.

The steward of a household must ensure that

- Things are functioning as appropriate
- Things are profitable
- Everything is accounted for

Romans 16:23

Gaius, my host and the host of the whole church, greets you. Erastus, the treasurer of the city, greets you, and Quartus, a brother.

- He must protect/safeguard what is in his care
- He must ensure continuity, i.e. train up a successor

Galatians 4:1,2

Now I say that the heir, as long as he is a child, does not differ at all from a slave, though he is master of all, but is under guardians and stewards until the time appointed by the father.

Characteristics of a good steward

- Faithful

I Corinthians 4:1,2

Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful.

Luke 16:1-12

He also said to His disciples: "There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods. So he called him and said to him, 'What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.' "Then the steward said within himself, 'What shall I do? For my master is taking the stewardship away from me. I cannot dig; I am ashamed to beg. I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.' "So he called every one of his master's debtors to him, and said to the first, 'How much do you owe my master?' And he said, 'A hundred measures of oil.' So he said to him, 'Take your bill, and sit down quickly and write fifty.' Then he said to another, 'And how much do you owe?' So he said, 'A hundred measures of wheat.' And he said to him, 'Take your bill, and write eighty.' So the master commended the unjust steward because he had dealt shrewdly. For the sons of this world are more shrewd in their generation than the sons of light. "And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home. He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if you have not been faithful in what is another man's, who will give you what is your own?"

I Timothy 1:12

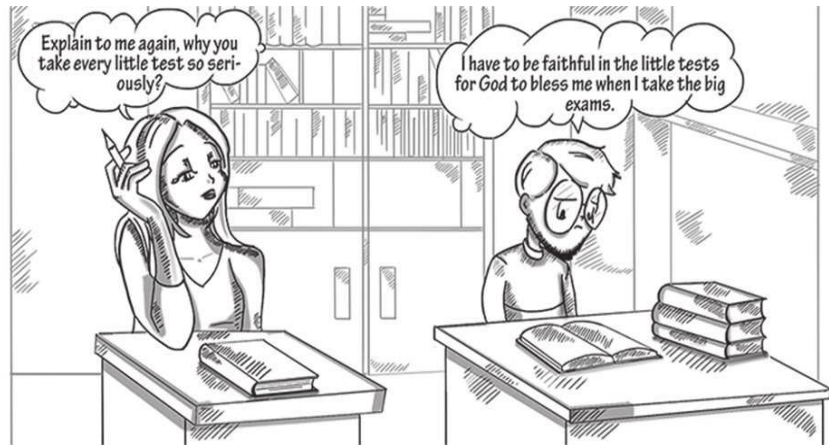
And I thank Christ Jesus our Lord who has enabled me, because He counted me faithful, putting me into the ministry,

- o Be faithful in little things—God will set you over many things.
- o Be faithful in money—God will entrust you with true riches.
- o Be faithful in what is another man's—God will give you your own.

• Wise

Luke 12:41-48

Then Peter said to Him, "Lord, do You speak this parable only to us, or to all people?" And the Lord said, "Who then is that faithful and wise steward, whom his master will make ruler over his household, to give them their portion of food in due season? Blessed is that servant whom his master will find so doing when he comes. Truly, I say to you that he will make him ruler over all that he has. But if that servant says in his heart, 'My master is delaying his coming,' and begins to beat the male and female servants, and to eat and drink and be drunk, the master of that servant will come on a day when he is not looking for him, and at an hour when he is not aware, and will cut him in two and appoint him his portion with the unbelievers. And that servant who knew his master's will, and did not prepare himself or do according to his will, shall be beaten with many stripes. But he who did not know, yet committed things deserving of stripes, shall be beaten with few. For everyone to whom much is given, from him much will be required; and to whom much has been committed, of him they will ask the more.



We are stewards of all that God has given to us: time, energy, skills/talents, knowledge, opportunities, money/material possessions and other resources.

Financial Stewardship

God does bless us materially.

Deuteronomy 8:18

And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day.

Psalms 1:3

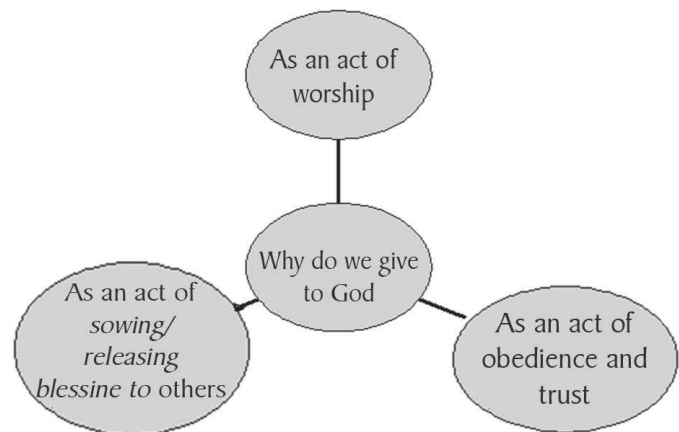
He shall be like a tree planted by the rivers of water, that brings forth its fruit in its season, whose leaf also shall not wither; and whatever he does shall prosper.

Psalms 112:3

Wealth and riches will be in his house, and his righteousness endures forever.

1 Timothy 6:17

Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy.



Material blessings does not make us 'better' than others.

The more we have, the greater the responsibility to be a good steward of the resources given to us.

Giving is an expression of our financial stewardship.

Why do we give to God?

As an act of worship

Psalm 96:8

Give to the Lord the glory due His name; bring an offering, and come into His courts.

Proverbs 3:9,10

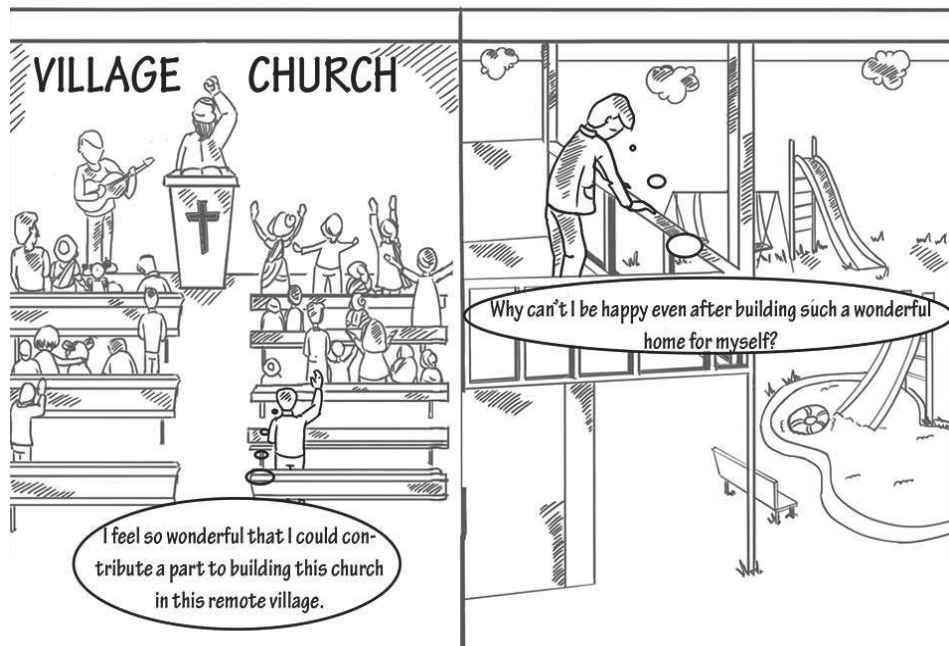
Honor the Lord with your possessions, and with the firstfruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine.

1 Chronicles 29:10-14,16

Therefore David blessed the Lord before all the assembly; and David said: "Blessed are You, Lord God of Israel, our Father, forever and ever. Yours, O Lord, is the greatness, the power and the glory, the victory and the majesty; for all that is in heaven and in earth is Yours; Yours is the kingdom, O Lord, and You are exalted as head over all. Both riches and honor come from You, and You reign over all. In Your hand is power and might; in Your hand it is to make great and to give strength to all. "Now therefore, our God, we thank You and praise Your glorious name. But who am I, and who are my people, that we should be able to offer so willingly as this? For all things come from You, and of Your own we have given You. "O Lord our God, all this abundance that we have prepared to build You a house for Your holy name is from Your hand, and is all Your own.

Giving is worship because when you put your money in the offering, you are saying, "Here God, I give myself and what you gave me, (time and talent), back to You. Thank You. Use it for Your glory."

There are over 300 references on offerings / giving in the Bible. In the Bible, giving to the Lord was a very sacred and worshipful time—a time often marked with wonderful celebration and joyful abandon to the Lord. It was considered an honor to give to God. It was very much considered a time of high worship.



Giving is an act of obedience and trust

Malachi 3:9,10

You are cursed with a curse, for you have robbed Me, even this whole nation. Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this," Says the Lord of hosts, "If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.

Luke 6:38

Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.

Giving recognizes God's Lordship over ALL: you, your money and everything. We honor God with our offering.

Giving shows your trust in God as your Provider: you learn to surrender everything to Him.

Giving is an act of sowing / releasing blessing to others.

2 Corinthians 9:6-8

But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.

Philippians 4:15,16,19

Now you Philippians know also that in the beginning of the gospel, when I departed from Macedonia, no church shared with me concerning giving and receiving but you only. For even in Thessalonica you sent aid once and again for my necessities. And my God shall supply all your need according to His riches in glory by Christ Jesus.

Giving fulfills our responsibility of being a blessing and dispensing good to others. God's work on the earth has to be financed through contributions made by God's people.

We are blessed to be a blessing.

Tithes, Offerings, Gifts (Alms)

Genesis 14:20

And blessed be God Most High, who has delivered your enemies into your hand. And he gave him a tithe of all.

Abram gives his tithe—the first time 'tithe' is mentioned in the Bible.

Tithing is simply giving back to God one tenth of what you have received, the first fruits of your increase.

Proverbs 3:9

Honor the Lord with your possessions, and with the firstfruits of all your increase.

Malachi 3:8-11

Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings. You are cursed with a curse, for you have robbed Me, even this whole nation. Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this," says the Lord of hosts, "If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it. "And I will rebuke the devourer for your sakes, so that he will not destroy the fruit of your ground, nor shall the vine fail to bear fruit for you in the field," says the Lord of hosts.

God does not use the tithe to raise money, since He has no need of any. He uses it to teach His children to set apart things wholly unto the Lord. Everyone, including ministers, are to tithe!

God is serious about the tithe. To not tithe is to rob God.

Numbers 18:26

Speak thus to the Levites, and say to them: 'When you take from the children of Israel the tithes which I have given you from them as your inheritance, then you shall offer up a heave offering of it to the Lord, a tenth of the tithe.

God does not need our money. Everything already belongs to Him. However, tithing is a way of showing our submission to the Lord in the area of finances.

The blessings of a tither

The enemy does not want you to tithe, because tithing puts your finances in covenant with God.

In covenant, you can co-labor with the covenant principles of finances and expect to see the covenant promises of God which are rightfully yours.

- Covenant blessings in your finances
- Tithing opens heaven over your finances
- Tithing protects you against the enemy of your finances
- Tithing releases material blessings

The reason we still need to tithe today

- Tithing was practiced even before the Law, and hence is not because of the Law.

Genesis 14:20

And blessed be God Most High, who has delivered your enemies into your hand."

Abraham tithed 400 years before Moses and the Law.

Genesis 29:22

And Laban gathered together all the men of the place and made a feast.

Isaac tithed approximately 350 years before Moses and the Law.

The practice of tithing is an expression of a 'covenant relationship,' and not exclusively part of the Law. Our 'covenant relationship' is still in existence today and so is the giving of the tithe.

- Tithing did not end at the Cross.

For every incident of discontinuance or change, there are specific New Testament scriptures identifying the change. Without the New Testament scripture identifying the change—there is no Biblical basis for change. There is no New Testament verse mentioning the ending or changing of the tithe. The financial covenant relationship act with God has not changed. God still loves and expects to be worshipped with the tithe.

- Jesus said the tithe should be done.

Matthew 23:23

Woe to you, scribes and Pharisees, hypocrites! For you pay tithe of mint and anise and cummin, and have neglected the weightier matters of the law: justice and mercy and faith. These you ought to have done, without leaving the others undone.

- Jesus, our New Covenant High Priest receives tithes.

Hebrews 7:8

Here mortal men receive tithes, but there he receives them, of whom it is witnessed that he lives.

The tithe is current and is still to be given to God today.

Offerings

This is the seed you sow generously.

2 Corinthians 9:6-8

But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work. Anything above your tithes (10 percent) that you give for the work of the Lord is your offering.

Gifts and Alms

Matthew 6:1-4

Take heed that you do not do your charitable deeds before men, to be seen by them. Otherwise you have no reward from your Father in heaven. Therefore, when you do a charitable deed, do not sound a trumpet before you as the hypocrites do in the synagogues and in the streets, that they may have glory from men. Assuredly, I say to you, they have their reward. But when you do a charitable deed, do not let your left hand know what your right hand is doing, that your charitable deed may be in secret; and your Father who sees in secret will Himself reward you openly.

Matthew 25:40

And the King will answer and say to them, 'Assuredly, I say to you, inasmuch as you did it to one of the least of these My brethren, you did it to Me.'

James 1:27

Pure and undefiled religion before God and the Father is this: to visit orphans and widows in their trouble, and to keep oneself unspotted from the world.

Proverbs 19:17

He who has pity on the poor lends to the Lord, and He will pay back what he has given.

It is giving to those in need who are part of the household of faith, or 'lending to the poor,' intended to assist poor and helpless people.

This is given in addition to the tithes and offerings. This is a sacrifice we choose to make.

The Ministry of Giving

Romans 12:6-8

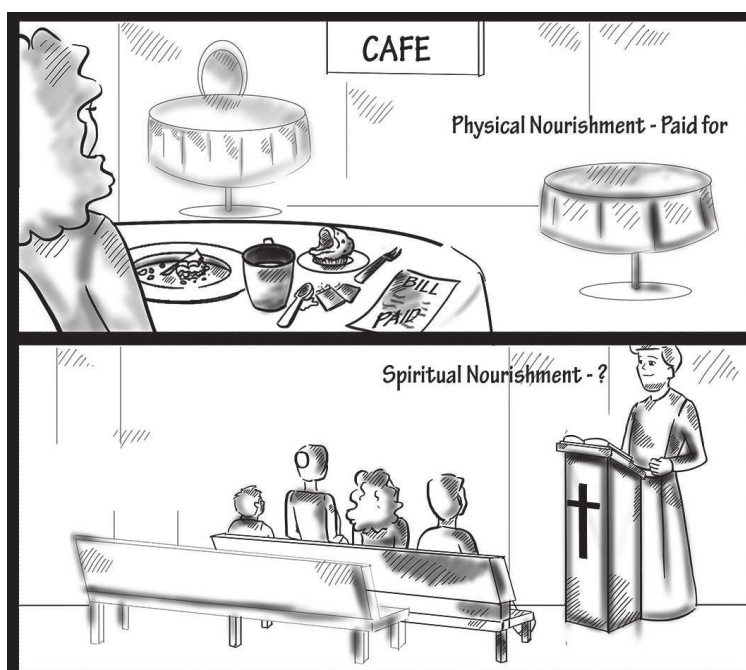
Having then gifts differing according to the grace that is given to us, let us use them: if prophecy, let us prophesy in proportion to our faith; or ministry, let us use it in our ministering; he who teaches, in teaching; he who exhorts, in exhortation; he who gives, with liberality; he who leads, with diligence; he who shows mercy, with cheerfulness.

There are some believers who God has graced and gifted with an abundance of finances to give for the work of His Kingdom. This is their ministry.

Common Questions and Answers

- ***Should the tithe be given to the local church?***

Yes, we believe that the tithe belongs to the local church (the storehouse) as this is where you receive your spiritual nourishment, care and support. The Old



Testament practice was to take it to the storehouse in God's temple. However, at APC we do not record or track any individual's giving. So, you are free to follow your personal convictions in this matter.

- ***Is it alright to support other Christian ministries with your giving?***

Yes, we feel that once you have given your tithes and offerings to your local church, you are also welcome to support other Christian ministries that the Lord lays on your heart.

- ***Should I give financially to help a brother/sister in need?***

Yes, we are to help one another as the Lord enables us.

Galatians 6:10

Therefore, as we have opportunity, let us do good to all, especially to those who are of the household of faith.

Beware of people who exploit 'Christian' relationships for their own need.

2 Thessalonians 3:6-13

But we command you, brethren, in the name of our Lord Jesus Christ, that you withdraw from every brother who walks disorderly and not according to the tradition which he received from us. For you yourselves know how you ought to follow us, for we were not disorderly among you; nor did we eat anyone's bread free of charge, but worked with labor and toil night and day, that we might not be a burden to any of you, not because we do not have authority, but to make ourselves an example of how you should follow us. For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat. For we hear that there are some who walk among you in a disorderly manner, not working at all, but are busybodies. Now those who are such we command and exhort through our Lord Jesus Christ that they work in quietness and eat their own bread. But as for you, brethren, do not grow weary in doing good.

We discourage people from borrowing and lending. If you lend to someone at church, please use your own discretion and kindly note that the church will not be responsible.

- ***How can I guard myself from being financially manipulated and exploited by preachers?***

Plan your giving—so that you are not emotionally manipulated by the demands of a preacher who suddenly shows up at a meeting or at your home.

Be led by the Spirit of God—not by your emotions and not by the demands or even by the need presented to you.

Decide never to give out of compulsion or false promises. If a preacher urges you to give in as a means to buy some 'spiritual blessing', refuse to give. Beware of those who extort and exploit people for their own ministry agendas.

- ***Is it alright to save and/or invest money in property, financial instruments (stocks, bonds, mutual funds) or other assets in order to gain profitable returns?***

While we keep aside some of what God has given us (saving / investing) we do not depend on this for security.

God is always the Source of our total supply.

Matthew 6:19-24

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where

your treasure is, there your heart will be also. "The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness! "No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.

Proverbs 6:6-8

Go to the ant, you sluggard! Consider her ways and be wise, which, having no captain, overseer or ruler, provides her supplies in the summer, and gathers her food in the harvest.

While we see warning against usury in the Old Testament, we understand "usury," as meaning unlawful or exorbitant interest.

Some examples:

Leviticus 25:37

You shall not lend him your money for usury, nor lend him your food at a profit.

Psalm 15:5

He who does not put out his money at usury, nor does he take a bribe against the innocent. He who does these things shall never be moved.

Proverbs 28:8

One who increases his possessions by usury and extortion gathers it for him who will pity the poor.

However, we believe that any lawful means to increase wealth that does not exploit or misuse another person is acceptable before God. For example, the Lord Jesus in His illustration stated the master as saying, "Why then did you not put my money in the bank, that at my coming I might have collected it with interest?" (Luke 19:23).

You are welcome to maintain your own conviction on this.

Beware

- of the love of money + greed

Proverbs 15:27

He who is greedy for gain troubles his own house, but he who hates bribes will live.

1 Timothy 6:10

For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.

- of self-indulgence and selfishness

Luke 12:15-21

And He said to them, "Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses." Then He spoke a parable to them, saying: "The ground of a certain rich man yielded plentifully. And he thought within himself, saying, 'What shall I do, since I have no room to store my crops?' So he said, 'I will do this: I will pull down my barns and build greater, and there I will store all my crops and my goods. And I will say to my soul, "Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry.'" But God said to him, 'Fool! This night your soul will be required of you; then whose will those things be which you have provided?' "So is he who lays up treasure for himself, and is not rich toward God."

- of pride

1 Timothy 6:17-19

Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.

- o Be faithful in little things—God will set you over many things*
- o Be faithful in money—God will entrust you with true riches*
- o Be faithful in what is another man's—God will give you your own*

KEY MEMORY VERSES

Proverbs 3:9

Honor the Lord with your possessions, and with the firstfruits of all your increase.

Galatians 6:10

Therefore, as we have opportunity, let us do good to all, especially to those who are of the household of faith.

