

# ISSUES

A Biblical Perspective On Contemporary Topics



A Biblical Perspective On

**Stewardship**

Giving

**MONEY**

## INTRODUCTION

We recognize that "money" is a ticklish subject for many people and that any discussion mixing "church" and "money" makes some uncomfortable. If you have attended Calvary Chapel for a while you know we do not steer clear of subjects just because they may disturb some people. Like the Apostle Paul, "We have not shunned to declare to you the whole counsel of God" (Acts 19:27); and God's Word has a lot to say about our finances. What follows is a Biblical perspective on the whole realm of personal finances and how our faith in Christ affects the handling of money.

## STEWARDSHIP

One of the most important elements of being a disciple of Christ is understanding the role of *stewardship*. Several of the parables Jesus told about the Christian life were stories about stewardship.<sup>1</sup> The people of Jesus' day well understood the point of these parables because they were familiar with *stewards* since it was a common practice of the time.

A steward was a servant who had been given the wealth of their master to take care of for the master's profit. In the ancient world, every wealthy landowner would appoint one of his servants who had demonstrated good judgment to be the steward of the *entire* estate. This servant would then oversee all of the resources of the household. At regular times, he would bring a report to the master on how things were going.

The master would review the steward's work and they would talk over the affairs of the house to decide if any changes were needed. Through it all, the steward had one over-arching guiding principle governing his actions and choices: FAITHFULL-NESS!!!! His goal was to please the master; to

do the best with what he had been given so that the master would reap the benefit. Always in sight in the steward's mind was the desire to sit with his master at review time and after going over what he had done with the affairs of the estate, have the master

say, "Good job!"

As the followers of Jesus Christ, we are called to be stewards with the all resources God has given us. And just like other stewards, we must be faithful.

*Moreover it is required in stewards that one be found faithful.*

1 Corinthians 4:2

### Three Basic Principles Of Stewardship

Successful stewardship is built on three basic principles. The Steward understand that . . .

#### **God Owns Everything**

*The earth is the Lord's, and all its fullness, The world and those who dwell therein. For He has founded it upon the seas, And established it upon the waters. Psalm 24:1- 2*

God owns everything by virtue of the fact that He created and sustains everything. What we *possess*, we do not really own. While we may hold it, it really belongs to God. He has just given us possession of it for a time to see what we will do with it.

#### **We Are His Servant-Stewards**

*"Be ready, for the Son of Man is coming at an hour you do not expect." 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." Luke 12:40-43*

Just as stewards in the ancient world would have to give regular reports to their masters, our Master will one day return, and when He does, we will each give an account for what we have done with what He has given us. What Jesus is saying in this passage is that the best way to be ready for His return, is not by donning white robes and ascending some hillside in Ojai and looking up into the heavens. The way to be ready for His return is to be faithfully using and investing our lives and our resources for His glory each day.

If you are a believer, YOU **ARE** A STEWARD whether you like it or not! You cannot duck the job. It is not a question of being or not being a steward; it's just a question of what *kind* of steward you are.

### **We Are Called To Faithfulness**

*"As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God. If anyone speaks, let him speak as the oracles of God. If anyone ministers, let him do it as with the ability which God supplies, that in all things God may be glorified through Jesus Christ, to whom belong the glory and the dominion forever and ever." 1 Peter 4:10-11*

One of Jesus' most startling parables is found in Matthew 25 and is referred to as the *Parable of the Talents*. In it He tells the story of a wealthy landowner who leaves for a far country. Before he does, he distributes his estate, not to just one steward but to three different men. To one he gives a lifetime's worth of wages, to another he gives one half a life time's wages. And to the third he gives sixteen years worth of wages. He tells them to steward what they have been given and then leaves. He returns years later and calls them to give an account. The first man invested the lifetime's worth of wages and *doubled* it, as did the second man. But the third man did not do anything with what the master had given him. He just took it and buried it in a hole in the ground. He never invested it, nor used it for any purpose. The first two stewards received this word of praise from their master; "Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord." But the third steward heard these words, "You wicked and lazy servant."

It's all the more startling when you realize this parable is in *Matthew 25*, which is the sermon Jesus gave the disciples about His second coming! The point is clear: Jesus is the Master who has given resources to us as stewards. What are we doing with what He has given? Are we investing them wisely, or wasting them?

### **What Stewardship Is**

Stewardship is the management of my God-given resources for

His glory. Those resources include everything our lives entail, including our bodies, time, relationships, property, and money.

## MONEY

Probably nowhere is our attitude toward stewardship made more clear than in our handling of and attitude toward *money*. When we are paid, do we really see *every* dollar; nay, every *penny*, as belonging to God? Or do we say, "No - - I earned this. It's mine!"

Let's think about it: Who gave you the job? You may say, "I went out and found it!" Okay, who made the job in the first place? And who gave you the strength and knowledge to work? We need to understand that our paychecks are God's *provision* and God's *possession*. He just puts it in our hands to watch and see what *we will do with it*.

The reason why money is such a clear reflection of our stewardship is because it is the simplest expression of what we put *value* in. If we value God above all things, then our money will be invested in glorifying Him. If there is something *else* that is the governing principle of our lives, our cash will be spent on that.

Being a faithful steward of our finances means asking each time we spend if what we are doing is honoring and glorifying to God.

One of the greatest challenges Christians face is the issue of money and *control*. Either they control money, or money controls them. In Matthew 6:24 Jesus said, "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 [riches]." When money controls a person, that person struggles with a sin prohibited in the Tenth Commandment - *Covetousness*. This sin comes in for great condemnation in the pages of the New Testament.<sup>2</sup>

## GIVING

God has established the giving of our resources as a mark and measure of our stewardship. In Matthew 25:31-46, Jesus tells us that giving is *expected* of Christians. In fact, He says a failure to give is proof one is *not a believer!* And again, this is the chapter

in which Jesus speaks of His return, pressing home the reality that one of the primary ways to be ready is to be faithful with the resources God has given us.

A good check of our spiritual maturity is to ask the question, "What is my attitude toward giving? Do I give or am I tight-fisted with my finances?"

Giving is important because it reminds us that *everything belongs to God*, to be disposed of at His bidding and direction. When we fail to practice the discipline of giving, we get confused as to who it all belongs to. And if we begin to think that it really belongs to us after all, then we will find that eventually, *we belong to it*. Our possessions, or our money, or our time, begins to control us. We will lose our freedom purchased at the cross. God wants us to live free - that's why He calls us to give.

Paul proved this principle in his own life. See how he contrasts giving with covetousness in Acts 20:33-35 . . .

"I have coveted no one's silver or gold or apparel. Yes, you yourselves know that these hands have provided for my necessities, and for those who were with me. I have shown you in every way, by laboring like this, that you must support the weak. And remember the words of the Lord Jesus, that He said, 'It is more blessed to give than to receive.'"

Giving is the best way to combat covetousness!

This brings up an important point about our financial giving: Giving and tithing are *two different things*, and both are to be the practice of the Christian.

In Malachi 3:8-12 we read this.

*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; and all nations will call you blessed, for you will be a delightful land, says the LORD of hosts.*

The *tithe* (the word means ten percent) *belongs* to God. We do not *give* it to Him, we *bring* it to Him. And the place we bring it is the house of the Lord, the local church, so that the work of ministry can go on unhindered.

Some Christians think that tithing is an Old Testament principle that passed away with the birth of the church. Not so. The tithe is a principle of financial stewardship that *predates* the law of Moses by several hundred years, if not more.<sup>3</sup> The tithe was seen as the *first* ten percent of one's income, belonging to God and payable to Him. When a person tithes, it is their declaration that they are stewards, using the other ninety percent as the Lord directs.

According to the promises of Malachi 3, when a person tithes they are placing themselves in the care and provision of God; and He will not fail them. Some people think they cannot *afford* to tithe; that if they give ten percent of their income they will not have enough to pay their bills and meet their obligations. It has been the experience of many in the same position that when they took a step of faith to be obedient and tithe, God provided for them in unseen ways and fulfilled His promise to bless them financially.

## How To Give

The Apostle Paul wrote a letter to the Church at Corinth, giving specific guidelines governing faithful giving. Though he was on his way to Corinth, he penned the letter then sent it on ahead by courier so that they would be ready when he arrived. Notice the principles of giving that should characterize our giving . . .

### **1) Our Giving Should Be Generous, Not Grudging**

Therefore I thought it necessary to exhort the brethren to go to you ahead of time, and prepare your generous gift beforehand, which you had previously promised, that it may be ready as a

matter of generosity and not as a grudging obligation. (2 Corinthians 9:5)

## **2) The Measure Of Our Giving Determines The Measure Of Our Return**

But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. (2 Corinthians 9:6)

## **3) Our Giving Should Be Well Planned, Not Sporadic Or Impetuous**

So let each one give as he purposes in his heart. (2 Corinthians 9:7a)

## **4) Our Giving Should Be Cheerful**

. . . not grudgingly or of necessity; for God loves a cheerful giver. (2 Corinthians 9:7b)

## **5) Our Giving Opens The Channel Of Sufficiency And Supply From God**

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. (2 Corinthians 9:8)

## **IN CONCLUSION**

We hope this has been helpful in conveying a Biblical perspective on these issues. May the Lord continue to bless you with the full measure of His grace. If you have any questions or want to discuss any of this with someone, contact us. We'd enjoy the opportunity to get to know you better.

## **Footnotes**

- 1 Matthew 25:14- 29, Matthew 20:1- 16, Luke 12:42- 26, Luke 16:1-13
- 2 Mat 6:19- 21, 24- 25, 31- 33 Mat 13:22 Mat 16:26 Mat 19:23- 24 Mat 22:1- 14 Mark 4:19 Mark 7:21- 23 Luke 7:14 Luke 12:15-21, 33-34 Luke 14:16-24 Luke 18:24-25 John 6:26-27 John 6:27 Rom 1:29 Rom 13:9 1 Cor. 5:11 1 Cor. 6:10 Eph. 5:3,5 Phil 3:18- 19 Col 3:2, 5-6 1 Th 2:5 1 Tim 3:3 1 Tim 6:5,11,17 2 Tim 3:2 Titus 1:7, 11 Heb 13:5 James 4:2, 13-17 1 Pet 5:2 2 Pet 2:3, 14 2 Pet 2:15- 16 1 John 2:15- 17 Jude 1:11

3 Genesis 14:20