

## —QUESTIONS—

1. Point out several indications that man has not achieved his true goal.
2. Why has man thus failed?
3. What is the meaning of the word "stewardship"?
4. Give as many reasons as you can that prove that God owns everything.
5. What character acted as if he were owner rather than steward?
6. What does stewardship mean to our lives?
7. What three things does God demand of us as stewards?
8. What should be the Christian's two-fold attitude concerning stewardship?
9. Give some examples of both good and bad stewardship recorded in the Bible.
10. Name and discuss various things that hinder good stewardship.
11. What does poor stewardship do to God?
12. What does poor stewardship do to us?
13. What does poor stewardship do to others?
14. What does poor stewardship do to the church?
15. Name some of the things that faithful stewardship will do.
16. Quote I Cor. 6:19,20.
17. Quote Col. 3:17.
18. Quote I Cor. 10:31.
19. Quote Rom. 12:1,2.
20. Quote Gal. 2:20.
21. Quote Phil. 1:20,21.
22. Quote Prov. 16:32.

## Section Two

## STEWARDSHIP IN FINANCIAL MATTERS

## I. How should a Christian make money?

## 1. He is to work and earn his livelihood.

(1) The first man Adam was placed on the earth to dress or tend the earth (Gen. 2:15). After the fall into sin, God sent him forth out of the garden "to till the ground from whence he was taken" (Gen. 3:23).

(2) Hard and steady work has proven to be one of the greatest blessings to men's lives, for without it, their lives become filled and saturated with sin. Labor is enjoined in the Bible (Eph. 4:28).

(3) Paul gave orders to the church at Thessalonica that if any did not work, neither should he eat (II Thess. 3:10).

2. Ways in which a Christian is not to receive his money:

(1) He is not to steal (Eph. 4:28; Rom. 13:8-10). An extortioner will not go to heaven (I Cor. 6:10). The word "extortion" means the act of twisting something away from another. Perhaps, many so-called business deals are nothing but crookedness that come under the Bible condemnation of "extortion." No doubt; merciless eviction or many heartless foreclosures of mortgages upon poor widows and their families by those who are not in need of the money may be "legal" as far as the law is concerned, but it may be "robbery" as far as God is concerned.

(2) He is not to gamble for his living. Gambling is becoming a greater menace all the time. Its drawing feature is its "get-rich-in-a-hurry" feature. One cannot gamble and observe the golden rule at the same time, to say nothing of Christ's new commandment that we love one another as He loved us. Covetousness, anger, and trickery that are fostered by gambling are definitely condemned by the Bible.

(3) Whatever a Christian works at must be a "good" work. *EPH. 4:28* says that it must be. This would surely exclude his working in a distillery, growing tobacco for the market, working in a nightclub, selling tobacco, and many other such jobs that might be named. A Christian is to work at only those things that are right within themselves. God expects him to quit any other kind of a job . . . and, surely, if we quit a job because it is not the right kind of a job, then it is up to God to help us find the right kind of a job by which we can support ourselves and our families. This, He has promised to do (*MATT. 6:33*).

## II. The manner in which most people spend their money:

1. *They purchase those things that they need (this is first).*

2. *They use the remainder in buying whatever they WANT, such as extra clothes, modern home-conveniences, traveling and vacationing, amusements, knick-knacks and trinkets, etc. If possible, some is put away in savings. Of course, the exact proportions invested in savings and that which is spent in easy careless living depend upon the nature of the individual.*

3. *If they happen to be in a church service, they may contribute a meager amount, just as the mood strikes*

them. If there is a benevolent drive of some kind, they may likewise contribute something to it. But, they have no certain portion set aside for such purposes. They have no system about their giving.

### III. A Christian's three-fold financial obligation:

1. He has an obligation to God for supporting those who are teaching and preaching the gospel. (1 COR. 9:14; Gal. 6:6; I Tim. 5:17,18).

2. He has an obligation to support those who are dependent upon him for their material needs (1 TIM. 5:8).

3. He has an obligation to support the needy (EPH. 4:28).

Following are somewhat detailed discussions of how to execute this three-fold financial obligation.

### IV. Financially supporting the work of the gospel:

1. If the gospel is to be preached to every creature (and it is, Mark 16:15), lives must be expended in that service. Those whose time and lives are consumed in teaching and preaching God's Word are to be supported financially (reread I Cor. 9:14; Gal. 6:6; I Tim. 5:17,18). The same was true with reference to the Levites in the Old Testament, whose time was consumed with religious service. They were given no inheritance in the land, for their time was to be used performing religious service instead of in occupational labor (Num. 18:20). You may ask, "How were these to live, then, if they had no time for occupational work and were given no inheritance in the land?" *Instead of an inheritance, their portion was from the things presented to God upon the altar and in the temple—that portion being the tithes and offerings of the people (Num. 18:21-24) and a designated portion of the sacrificial offerings made by the people (Lev. 6:14-29).*

2. Why we believe that tithes and offerings form the way that the work of the gospel is to be supported:

(1) When God set apart a group of men from the rest of the people to devote their entire time to religious service, He ordained that they should be supported by the tithes and offerings of the people. See the discussion above concerning the Levites. **WE CANNOT SEE HOW THAT THAT PLAN CAN BE IMPROVED UPON.** Name an improvement, if you can.

(2) When Paul wrote of preachers' right to financial

maintenance, he referred to the Old Testament system of supporting the Levites (I Cor. 9:4-14).

(3) The argument from *HEB. 7:8* ("And here men that die receive tithes; but there he receiveth them, of whom it is witnessed that he liveth"). There are those who argue that this refers to Melchizidek instead of to Christ, our eternal high priest. But, even if it would, the argument for tithes and offerings would still stand. In this 7th chapter of Hebrews, the superiority of the priest Melchizidek to Abraham is argued in view of the fact that Abraham tithed to him. Then, because Levi (a descendent of Abraham) symbolically tithed to Melchizidek through Abraham, the chapter argues for the superiority of the Melchizidek priesthood to the Levitical. But, if Christ today does not receive the tithes and offerings from His people, His priesthood would be *INFERIOR* to both that of Melchizidek and Levi, for they both received tithes. Regardless of the position taken concerning this verse, the argument for tithes and offerings still stands.

(4) Tithes and offerings unquestionably formed God's plan for the support of His work in Old Testament times. It is a fact that in no place did the New Testament lower an Old Testament standard. On the contrary, in many places, the New Testament standard is much higher than the Old.

A. In the matter of what constitutes murder in God's sight (Matt. 5:21-26; I John 3:15).

B. In the matter of what constitutes adultery in God's sight (Matt. 5:27,28).

C. In the way that we are to treat those who do evil to us (Matt. 5:38-44).

Try to give just one reason why God **WOULD** lower the financial standard.

(5) The church in the beginning was made up strictly of Jews who had been under the law and who had been paying tithes and offerings for generations. This cannot be denied. Now, would it not seem strange that if a Jew, who had been paying tithes and offerings under the law of Moses (the ministration of death—II Cor. 3:7), accepted Christ that he would immediately bring less to the Lord's work as a Christian than he had been bringing as a Jew? This cannot be refuted.

(6) Most of the objections offered today against the plan of tithes and offerings could likewise have been offered by the Jews during Old Testament times:

A. Some today say, "I cannot afford to bring a tithe." But, the financially-poor Jew could have said the same thing, but would that have excused him for disobeying God's plain law? Notice these two following considerations:

a. Some of the disobedient, non-tithing Jews had a lot less than they would have had if they had tithed. God smote their land with many kinds of plagues and pestilences. God promised to stop the plagues when they brought their tithes and offerings (Mal. 3:10,11). God has a way of dealing with our disobedient ways.

b. If a Jew who farmed just small patches of land with a team of oxen and a crude plow brought his tithes and offerings, is it not unreasonable for us today, who farm many acres with power machinery, to say that we cannot afford to bring our tithes and offerings?

B. Some today say, "Such a plan is not adequate, for some are able to give much more than others." But, such an objection overlooks the fact that there is absolutely no limit to the amount of offerings that people who are able are to bring. It is not that the poor man is to bring less than the minimum, but that the rich man is to bring more.

The following reasons should commend themselves to thinking people as to the "reasonableness" of tithes and offerings.

(7) Bringing tithes and offerings has proven its superiority to other methods of finance inasmuch as wherever it has been followed congregations have had money to carry out their work. This is more than can be said concerning most other methods. Many fine testimonies are available from congregations that have dropped other common practices of financing the work of the church in favor of bringing their tithes and offerings. Those that have tried it are "sold" on it.

(8) Many people can mark great spiritual progress in their lives from the day that they began bringing their tithes and offerings. "Greater faithfulness," "Greater interest in the work of the gospel," "Greater interest in

hearing preaching," and "Greater interest in going far beyond the tithe," are just some of the many personal testimonies that we have received from people.

(9) This system relieves one of the temptation of giving less or of not giving at all when the income is a little short and the expenses rather high. When one sets aside a definite portion of each pay-check for the Lord's work, many temptations are automatically eliminated that come when one gives otherwise. When one waits until the collection plate is passed and then decides how much he will take from his pocketbook, many times he is sorely tempted not to give as much as he ought to give. When income runs low and expenses high, then one needs a great faith. Many cut down on their giving at such times. But, if one regularly brings his tithes and offerings, he will not suffer the temptation to bring less to God. He will know what it means to walk by faith and to trust God to provide for him as He has promised to do.

(10) It is fair in every way to everybody. He who has received the most of this world's goods gives the most. He who has been financially-blest but little does not have to match the gifts of the well-to-do. No other method is so honest and so fair to all concerned.

(11) It is systematic and businesslike. An orderly man is a progressive man . . . and such a man is orderly with his money as well as with his other interests. Proportionate giving is wise, reasonable, and it commends itself to the intelligence of thinking men. Many who do not give proportionately give far less than they imagine. Some argue against tithing, saying that they now give far more than a tithe. But, time after time, when such men have conscientiously become tithers, they have said that they weren't giving as much before as they thought they were and not nearly as much as under God's system. When one brings his tithes and offerings, he knows exactly how much he has brought.

3. *Other methods of financing the work of the gospel commonly used today, but which are not right:*

(1) Free-will offerings from an UNTAUGHT membership. Without any instruction from God's Word, men and women just give as much or as little as their human inclination moves them to give. While this is a most common practice, yet it is governed more by feelings than by faith and knowledge.

(2) The pledge method. The annual budget is read, and pledges are received from the various members as to how much each one will give. If God's plans is followed, the budget will be balanced without all of this every year. Christians ought to be so concerned over the work of the kingdom that merely pledging sufficient amounts to meet operating expenses should cause them to hang their heads in shame! Let us not stop until we have "pledged" to GOD our full tithe and offering. Then, the church will "go over the top" every time.

(3) Subscription papers. When money is needed for a particular project, a paper is passed, and each signs how much he will give toward it. This is not necessary when members bring their tithes and offerings. The church will have "ready cash" to take care of all its work.

(4) Subsidizing the treasury in the amount of its deficit at the end of year or when additional funds are needed. What a shameful sight to see church people standing around the one keeping books, asking, "How much are we short?" Then, when they find out, each throws in enough to make up the deficit. Such a sight shows that people have failed to give regularly and faithfully. Such a church cannot go forward, for all that it seems concerned about is "breaking even".

(5) Solicitation of funds from business houses and people of the community. This is really nothing short of begging, such a disgraceful thing when done in the name of the Lord! Jesus came not to be ministered unto, but to minister and to give His life (Matt. 20:22). Surely, His church should be the same way.

(6) Money-making schemes, such as pay-dinners, bake-sales, quilt-raffles, rummage sales, junk-sales, ice cream socials, oyster-stews, etc. These, of course, surely testify to the spiritual weakness of the members and give thinking people a lower idea of the true greatness of the church!

#### 4. Motives for giving to the Lord's work:

##### (1) Wrong motives:

A. Some give heartlessly as necessary drudgery.  
See II Cor. 9:7.

B. Some give for business or political influence.

C. Some attempt to "buy God off", as it were, seeking to buy their way into heaven apart from living for God. We are to give ourselves first to the Lord. See I Cor. 8:5.

D. Some give for personal respectability. They think, "What would people think of us if we didn't give?" So, they give something. Sometimes, people make sizeable gifts because they know that people will really brag on them. If they seek the praise of men by their giving, they have their reward from men and not from God. See Matt. 6:1,2.

E. Some give sentimentally. The amount given will be in proportion to their personal like for the preacher. Another man, equally as faithful to God and as worthy, may starve to death because they do not know or like him as well. This is not right.

F. Some give purely out of habit, giving something whenever the collection plate is passed merely as habit rather than as a conviction. Some people have the habit of giving 25c or 50c every time that the plate is passed. If during a revival meeting the plate is passed just twice, that is all that they will give. If it is passed more frequently, then, of course, they will have given more. Such giving is like milking a cow—if you fail to milk the cow at the regular time, you just lose that much milk.

(2) The right motive: A Christian should bring his tithes and offerings to God because he loves God, because he desires to see the gospel preached, and because he conscientiously wants to do the will of God. These motives are heavenly motives, unaffected by the circumstances of life or the practice of surrounding men.

#### V. Financially supporting our dependents:

1. *No Christian will neglect the honest support of his family:*

(1) One who does is worse than an infidel (I Tim. 5:8).

(2) It is only natural for one to love his very own and to provide for them. Even the people of the world do this.

2. *Many say, "If I provide for my family, I cannot afford to pay a tithe to the Lord's work." But, listen:*

(1) Many may misconstrue what is meant by "providing for one's own". One is bound by divine authority



to supply their NEEDS (compare I Tim. 6:8 to see what is meant by "needs"), but God has not commanded us to supply our dependents with all kinds of luxuries, either large or small. You cannot deny the following: **IT IS BETTER NOT TO BUY UNNECESSARY THINGS FOR ONE'S FAMILY THAN TO NEGLECT GIVING THE LORD HIS TITHE!**

(2) The average family buys many things that it could get along without, especially when necessary to "short-change" God to buy them. Here are some ways that families could give more to God:

A. Much is thoughtlessly wasted, a little here and a little there. Often the baby and the children have so many toys and playthings that they do not know which to play with, and they are thankful for none of them. Many foolish purchases are made, when better buys could be made.

B. Even sinful habits and amusements claim certain amounts of most families' money that ought to be given to God. Just think of the amounts consumed for tobacco, indecent movies, worldly and ungodly magazines.

#### **VI. Financially supporting the needy:**

1. *We are commanded to help the needy (I JOHN 3:17; Eph. 4:28; Acts 20:35; I Thess. 5:14).*

2. *One of the elements of pure religion before God is to remember the widows and orphans in their need (JAS. 1:27).*

3. *The apostolic church supported its needy:*

(1) In Jerusalem, the brethren sold their houses and lands to support the needy (Acts 2:45; 4:34,35).

(2) Seven men in the Jerusalem church were set apart to care for the widows in the daily ministrations (Acts 6:1-6).

(3) The church in Antioch sent financial relief to the poor saints in Judea during a drouth (Acts 11:27-30).

(4) Paul gathered money from various congregations to take to the Jerusalem brethren (I Cor. 16:1-3).

4. *The amount that each contributed to the support of the needy:*

(1) After their obligations to the work of the gospel and to their families were met "according to their ability," they gave (I Cor. 16:2; Acts 11:29).

(2) The Macedonian Christians seemingly gave beyond their power (II Cor. 8:1-5).

(3) Liberality is enjoined, and God's promises are given to the liberal givers (II Cor. 9:6-11; I TIM. 6:18).

(4) Jesus notices even the smallest gift and evaluates it properly, as in the case of the widow's mite, whose action He did not condemn (Mark 12:41-44).

5. *The amount that each one in need received:* Every man received only according as he had need (Acts 4:35).

6. *Notice what Jesus will say on the day of judgment to those who have helped the needy and to those who have not (Matt. 25:34-45).*

## VII. Biblical warnings connected with money:

### 1. *The sin of covetousness:*

(1) In the New Testament, covetousness is called idolatry (COL. 3:5). This is very picturesque inasmuch as it pictures a covetous man worshipping and serving mammon as a god. This is God's description of a covetous man.

(2) Covetousness will drive the love of God out of our hearts (Luke 16:13). The more that one comes to love money and financial power, the less he loves God. Getting absorbed in money has quenched a warm love for God in many hearts.

(3) Covetousness causes some to teach things that they ought not (Tit. 1:11; II Pet. 2:1-3). Many preachers today are guilty of evading the truth of God's Word merely because it might cut down on their "pay-check". When Paul left Ephesus, he told the elders something that many preachers cannot say: "I have coveted no man's silver or gold" (Acts 20:33).

(4) Covetousness causes some to err from the faith (I TIM. 6:10). Many people have gone astray in their mad chase for money. Cheating, misrepresenting goods, gambling, and stealing are fruits of covetousness. Then, in addition, many have forsaken God because they became too interested in money.

(5) Covetousness causes some to be pierced through with many sorrows (I Tim. 6:10). Lot in the Old Testament is a classic example of one who reaped a sorrowful harvest for his covetousness. When Abraham offered him the choice of the land, greedy-eyed Lot took the rich, fertile plain of the Jordan, which meant that he had to live in very wicked environment near Sodom. When the wickedness of that place called forth the wrath of God, Lot had to lose all his possessions, some of his children and his sons-in-law were destroyed in Sodom, and he lost his wife. What sorrow came upon him! But, the trail of covetousness is one of great sorrows.

(6) Covetousness disqualifies a man from being an elder in the church (I Tim. 3:3; Tit. 1:7). God wants elders to be examples to the flock (I Pet. 5:3). But, a covetous man violates the worthy example that an elder should be. But, another reason why a covetous man cannot be an elder is that he would neglect the work that God has given him in order to take care of his money interests.

(7) Covetousness is not to be tolerated and overlooked in one that is called a "brother" in the Lord, but it is to be rebuked and corrected even to the extent of withdrawing all fellowship (I Cor. 5:10,11). Surely, covetousness is a lot more sinful than most people think, or God would not demand such measures to be taken.

(8) Covetousness will damn a man's soul (I Cor. 6:10). No warning against covetousness could be stronger than this one. May everyone studying these lines be sure that God, and not money, is on the throne of his or her heart.

## *2. The sin of laying up earthly treasures for ourselves:*

(1) Jesus forbids our treasuring up money that we may consider ourselves "well off" (*MATT. 6:19-21*). Jesus is not here condemning a working capital or that which is considered necessary for our needs (Note—If Jesus means that it is wrong to have anything on hand, then it would be just as sinful to have a single dollar bill in the billfold as it would to have one in the bank). The thing that He is condemning is being concerned about the earthly treasures and not the heavenly . . . and so many are guilty today. They may have their homes and their money here, yet be paupers as far as spiritual things are concerned. How people need this warning today!

(2) The rich fool is another warning concerning the

abuse and misuse of money (Luke 12:13-21). To him, money was life; money was happiness; money was security; whereas he should have used his abundance to help the multitudes of paupers and beggars all around him. Be careful when money makes you selfish, pleasure-seeking, and independent feeling.

### 3. Special exhortations to the rich from I Tim. 6:17-19:

(1) Be not highminded (riches often puff up an individual with a false sense of self-importance).

(2) Do not trust in the uncertain riches, but in God (so many people with money feel secure in it and do not rely upon God any longer).

(3) Do good (sometimes the wealthy are not as honest as they should be; sometimes, they neglect the things of the Spirit).

(4) Be rich in good works, such as a readiness to distribute to those in need, being willing to communicate (or "sympathetic", as the alternate reading in the Revised Version gives it).

(5) Lay up for themselves a good foundation against the time to come (so many of the rich fail to make that necessary preparation for the life to come).

### —QUESTIONS—

1. Give Bible proof that a Christian is to work and earn his livelihood.
2. What are some ways in which a Christian is not to receive his living?
3. How do most people spend their money?
4. What is a Christian's three-fold financial responsibility?
5. How did the Levites receive their living?
6. Prove that tithes and offerings form God's plan for supporting the work of the gospel.
7. From the standpoint of reasoning, what can be said in favor of this system of supporting God's work?
8. How would you answer someone who said, "I cannot afford to bring a tithe"?
9. What are some of the testimonies of spiritual progress in the lives of those who began tithing?
10. What are some of the temptations connected with giving that the tither is relieved of? How is he relieved of them?
11. What are some of the man-made systems of financing the work of God?
12. Show what is wrong with each of them.
13. Why are such schemes resorted to?
14. What are some wrong motives for giving to the Lord's work, and how are they wrong?
15. What is the right motive?

16. What does the Bible say about the man who will not provide for his own?
17. How would you answer someone who said, "By the time that I provide for my family, I cannot afford to bring a tithe and an offering"?
18. Point out several ways in which most families could bring even more to God than they do now.
19. Show by the Bible that Christians are to help the needy.
20. Show how concerned the early church was about caring for the needy.
21. How much should a Christian give to the needy?
22. How did the Macedonian Christians give?
23. Even if we can afford to bring but little, what should encourage us?
24. How much did each one in need receive?
25. Picture judgment with reference to helping the needy.
26. What is covetousness called in the New Testament?
27. Why will covetousness drive the love of God out of our hearts?
28. How will covetousness cause some to teach things that they should not?
29. Name some of the evils that are the fruit of covetousness.
30. What Old Testament character was used to illustrate that covetousness pierces some through with many sorrows? What sorrows did his covetousness bring upon him?
31. Why would God disqualify a covetous man from being an elder?
32. Should a covetous member be rebuked and disciplined?
33. Will covetousness actually condemn a man's soul? Give proof.
34. Where should our treasures be laid up? Why is this warning needed today?
35. Show how the rich fool misused money.
36. What were some of the special warnings to the rich in I Tim. 6?
37. Quote Eph. 4:28.
38. Quote Matt. 6:33.
39. Quote I Cor. 9:14.
40. Quote I Tim. 5:8.
41. Quote Heb. 7:8.
42. Quote I John 3:17.
43. Quote Jas. 1:27.
44. Quote I Tim. 6:18.
45. Quote Col. 3:5.
46. Quote I Tim. 6:10.
47. Quote Matt. 6:19-21.

### Section Three

#### STEWARDSHIP IN OTHER MATTERS OF LIFE

The Bible reveals the fact that we have spiritual obligations both to God and to our fellowmen. Our stewardship of life has failed if we do not fulfill both obligations. We need to live in such a way that we can affirm with Paul that herein do we exercise ourselves always to have a conscience void of offence "toward God" and "toward men" (Acts 24:16). This we cannot do if we have not conscientiously fulfilled our responsibilities toward both.