

STEWARDSHIP

In many people's minds the biblical concept of stewardship is that God owns a tithe, or ten percent, of our money. However, the biblical view of stewardship is that God owns everything – our money, our possessions, our gifts and talents, our bodies, and even life itself. God is man's provider—a liberating truth for all who trust in Him. This view requires the godly use of our gifts, talents, time, money, and possessions to serve God and those around us.

Biblical stewardship is composed of three main components. First, it recognizes that God owns everything. Second, it affirms that God has given control of His assets to us to manage for His glory. Finally, it recognizes that God will hold us accountable for how we use what He has placed under our oversight. We will now look at each of these components in greater detail.

I. GOD OWNS EVERYTHING.

The Scripture does not teach that God owns 10% of our money, or some of our possessions. On the contrary, it teaches that God owns 100% of everything we have and earn. Everything belongs to God, and He is gracious and lets us have the benefit of what He owns.

Psalm 24:1 "The earth is the LORD's, and everything in it, the world, and all who live in it."

1 Chronicles 29:11 "Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all."

This is not merely an idle statement. The Scripture continually affirms that everything we have – life, breath, money, possessions, power, and position – all come from God and belong to Him.

Acts 17:25 "And he is not served by human hands, as if he needed anything, because he himself gives all men life and breath and everything else."

1 Chronicles 29:12 "Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all."

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II. MAN HAS BEEN GIVEN DOMINION OVER THINGS TO RULE THEM FOR GOD.

God has given the things He owns to us so that we might manage them for His glory. He has given this awesome authority to us because we are created in His image. Therefore, we are to manage the things which belong to Him, and we are to do it as He has directed.

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Genesis 1:26-28 “Then God said, ‘Let us make man in our image, in our likeness, and let them rule over the fish of the sea and the birds of the air, over the livestock, over all the earth, and over all the creatures that move along the ground.’²⁷ So God created man in his own image, in the image of God he created him; male and female he created them.²⁸ God blessed them and said to them, ‘Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground.’”

Psalms 8:3-6 “When I consider your heavens, the work of your fingers, the moon and the stars, which you have set in place,⁴ what is man that you are mindful of him, the son of man that you care for him?⁵ You made him a little lower than the heavenly beings and crowned him with glory and honor.⁶ You made him ruler over the works of your hands; you put everything under his feet.”

This rulership includes not only broad categories like creation, but also includes our gifts and talents, our money and possessions, and even our very lives. God has given us these things, which belong to Him, so that we might develop them and bring out their potential. Like the good steward in the parable of the talents in Matthew 25:14-30, we must develop what we have been given, and not simply “bury” it.

III. WE WILL BE HELD ACCOUNTABLE FOR HOW WE MANAGE WHAT GOD HAS GIVEN US.

The final component of stewardship is accountability. God, the owner of everything, will hold us accountable for the things He has placed under our oversight. Every single one of us has been given many things by God, and each of us will give an account of how we have managed these gracious gifts.

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Luke 12:48 “But the one who does not know and does things deserving punishment will be beaten with few blows. From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.”

1 Corinthians 4:2 “Now it is required that those who have been given a trust must prove faithful.”

This judgement of our stewardship includes our actions, our words, our thoughts, and even our motives. Everything will be judged by God.

Ecclesiastes 12:13-14 “Now all has been heard; here is the conclusion of the matter: Fear God and keep his commandments, for this is the whole duty of man.¹⁴ For God will bring every deed into judgment, including every hidden thing, whether it is good or evil.”

Matthew 12:36 “But I tell you that men will have to give account on the day of judgment for every careless word they have spoken.”

Romans 2:16 “This will take place on the day when God will judge men’s secrets through Jesus Christ, as my gospel declares.”

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1 Corinthians 4:5 "Therefore judge nothing before the appointed time; wait till the Lord comes. He will bring to light what is hidden in darkness and will expose the motives of men's hearts. At that time each will receive his praise from God."

In light of this awesome responsibility, every one of us must carefully examine how we are using everything God has placed under our care.

Teaching Tapes Available for Further Study on Stewardship:

We have a complete tape series available for further study on stewardship. This series was taught in 2001 and is composed of 3 tape albums containing a total of 10 teachings related to stewardship.

If you are interested in any of the tape albums in this series, it may be checked out from the church library.

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IIII. AN EXAMPLE: BIBLICAL PRINCIPLES FOR THE PROPER STEWARDSHIP OF MONEY

A. We must recognize that all of our money comes from God and belongs to Him.

If we are to be good stewards with our money, we must recognize that everything we earn comes from God. He is the one who gives us the ability to earn money, and all of it – not just 10% - belongs to Him.

Deut 8:17-18 "You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.'¹⁸ But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today."

1 Chronicles 29:11, 12, 14, 16 "Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor; for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. ¹² Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all ¹⁴ But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand ¹⁶ O LORD our God, as for all this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belongs to you."

B. We must carefully manage all of our money for God's glory.

Since God owns all of our money, it imperative that we properly manage everything we have been given. This implies several things. First, we must work hard to earn money, using the talents that God has given us. God gives us the ability to earn money, but we must use it. As always, God's sovereignty is not an excuse for inaction on our part.

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2 Thessalonians 3:11-12 "We hear that some among you are idle. They are not busy; they are busybodies. ¹² Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat."

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Second, like the ant we carefully manage our resources, storing away our harvest so that we will have plenty in times of need.

Proverbs 6:6-8 "Go to the ant, you sluggard; consider its ways and be wise! ⁷ It has no commander, no overseer or ruler, ⁸ yet it stores its provisions in summer and gathers its food at harvest."

If we are to use our money to provide for our families, to give to the church, and to help the poor, we will need a budget based on the Scripture and executed in faith. A budget is simply a plan to insure that God can be glorified through all the ways He commands us to use our money. As the old adage states, "Those who fail to plan are planning to fail." In the case of finances, this will usually result in our failing to give as God directs.

Finally, we must give generously to the church. The biblical principles for this final step will be discussed in section C below.

C. Biblical principles for giving to the Church

1. We must give a portion of our money back to God.

Scripture commands us to give to God a portion of what we earn. In fact, this portion should be in proportion to what we earn. We do this to acknowledge that God is the owner of all we have and earn, and to remind ourselves that it is God who gives us the ability to produce wealth.

1 Corinthians 16:2 "On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made."

2. This portion is given to God first.

The portion of our income that we give to God should be given to Him first. This is the principle of the firstfruits.

Proverbs 3:9 "Honor the LORD with your wealth, with the firstfruits of all your crops."

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This giving of the firstfruits is done for two reasons. First, the firstfruits represents the best of what we have to offer. God does not get our leftovers, but the best that we have. Second, the firstfruits shows faith, because it means we will have to trust God to provide what we need to live.

3. We give to support the church and those who devote their full time to the work of the church.

The giving of a portion of one's income to support the work of God's Kingdom is practiced throughout the Bible. In the Old Testament this money was used to build and support the Tabernacle/Temple, the priests, and Levites who worked there. In the New Testament the money is used to support the work of the Church and to support those who give themselves full time to accomplish that work.

Numbers 18:21 "I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the Tent of Meeting."

1 Corinthians 9:13-14 "Don't you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar? ¹⁴ In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel."

4. The normal portion given in the Scripture is the tithe, or ten percent.

The practice of giving a tithe is seen in the life of Abraham, Jacob, and the nation of Israel.

Genesis 14:20b "Then Abram gave him a tenth of everything."

Genesis 28:22b "Of all that you give me I will give you a tenth."

Leviticus 27:30 "A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD."

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Although the practice of tithing is not specifically discussed for New Testament believers, the same principles which underlie the tithe are clearly commanded:

- a) Our giving must be proportionate to our income.

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- b) Our giving must be sufficient to support the work of the church and those who give their full time to support the church.

1 Corinthians 9:14 "In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel."

Galatians 6:6 "Anyone who receives instruction in the word must share all good things with his instructor."

Thus, while tithing is not commanded in the New Testament, it is certainly reasonable to suppose that the giving of the tithe (with a proper attitude!) will be a source of blessing to God's people. Even if one does not practice a specific tithe, the amount given must still fulfill the biblical parameters listed above.

- 5. We must give with a joyful heart.

As with everything else in God's kingdom, mere external obedience in the matter of giving is never sufficient. In fact, God is more interested in the heart of the giver than in the amount given. Those who give reluctantly or under some external compulsion, or those who give merely to impress others, will never receive the commendation of God. On the contrary, it is those who give joyfully to show their gratitude to God and their recognition of His ownership of everything they have that will receive the blessing of God.

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2 Corinthians 9:6-7 "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷ Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

Luke 21:1-4 "As he looked up, Jesus saw the rich putting their gifts into the temple treasury. ² He also saw a poor widow put in two very small copper coins. ³ 'I tell you the truth,' he said, 'this poor widow has put in more than all the others. ⁴ All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on.'"

D. The Result: Glory to God

If we follow the biblical principles outlined in the example above, we will be good stewards of our money. As a result, our lives will be free from the love of money, which is the root of all kinds of evil (1 Timothy 6:10). Additionally, the church will be strengthened, the Gospel will go forth, and God will receive the glory due His Name.

Teaching Tapes Available for Further Study on Money, Possessions and Giving:

The Currency of True Joy: Money and Possessions – June 25, 2000

Giving: A Sign of Obedience – November 5, 1995

Giving: A Cycle of Grace – November 12, 1995

Giving Our Treasure in Trust – November 19, 1995

Personal Stewardship: My Money and Resources – November 18, 2001

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