

FINANCIAL STEWARDSHIP

“according to equality”

Key question

What is the Scripture’s teaching on financial giving?

Key text

Proverbs 3:9-10

“Honor the Lord from your wealth, and from the first of all your produce; so your barns will be filled with plenty, and your vats will overflow with new wine.”

Introduction

1. Jesus indicated that one of the ways in which we can discern a person’s ability to handle spiritual responsibility is by watching the way they handle money — **Lk. 16:11** *“If therefore you have not been faithful in the use of unrighteous Mammon, who will entrust the true riches to you?”*
2. Jesus spent more time talking about money and our relationship to it than He did about heaven and hell combined.
3. Money is something with which all of us must deal.
4. The first and most basic Biblical teaching on money has to do with ownership and stewardship of it, not giving and getting it.
5. Some popular misconceptions:
 - Money is a worldly (not a spiritual) item.
 - Riches = God’s favor.
 - Riches = Carnality
 - Financial stewardship affects only 10% of one’s assets.
 - Material resources are static (can not be created) and those with them must give them up for those without to prosper.
 - The great power of wealth is in its use to help those in need.
 - The tithe is the Biblical pattern for giving to God’s work.
 - Materialism is primarily a sin of the wealthy.

A. **The Tithe**

1. **Mal.3:8-10** *“Will a man rob God? Yet you are robbing Me! But you say ‘How have we robbed Thee’ In tithes and contributions. You are cursed with a curse, for you are robbing Me, the whole nation of you! ‘Bring the whole tithe into the storehouse, so that there may be*

food in My house, and test 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 a blessing until there is not more need.'"

- a. Failure to bring the designated tithes constituted theft from God.
 - b. The command was to bring the whole tithe.
 - c. It was to be brought to the temple.
 - d. The temple was to serve as a storehouse not only for funds, but for food as well.
 - e. Disobedience would bring a curse and obedience would bring a blessing.
2. **The three tithes of the Mosaic law** (Josephus — Ant. IV:4;3, VII:8;22, Tobit 1:7-8).
- a. 10% went to the support of the Levites and the temple ministry (Lev.27:30-33; Num.18:20-21).
 - b. 10% went for a sacred meal in Jerusalem (Deut.12:17-18).
 - c. Every third year 30% went for the welfare of the needy (Deut.14:28-29).
 - d. The total giving of an Israelite was to be about 25%.
 - e. Any “freewill” offerings would be over and above this 25% required tithe (Deut.12:6,11; I Chron.29:6-9,14).

There were three categories of tithes practiced under the law. According to *A Book of Jewish Concepts* by Philip Birnbaum, they were the First Tithe, Second Tithe, and Poor Tithe. The three tithes are called in Hebrew: ma'aser rishon, ma'aser sheni, ma'aser 'ani, respectively. Israelites were also required to contribute terumah (gifts to the priests) from the fruits of their fields before they paid their tithes to the Levites.

Now the First Tithe consisted of one-tenth of the whole produce of the soil, which was to be assigned for the maintenance of the Levite priests and out of this the Levite priests were to dedicate a tenth to God for the use of the high priest.

Now 2) *second tithe which the owner must consume in Jerusalem (Deut 14:22-27)*; Now the actual second tithe of produce could be converted into money, plus a fifth of its value, and reconverted into food in Jerusalem (Deut. 14:24-27).

The *International Standard Bible Encyclopedia*, further elucidates this subject. It states: "*the second tithe was the remaining nine-tenths had to be set apart and consumed in Jerusalem. Those who lived far from Jerusalem could change this Second Tithe into money with the addition of a 5th part of its value. Only food, drink or ointment could be bought for the money (Ma`aser Sheni 2:1; compare <Deut 14:26>). The tithe of cattle belonged to the Second Tithe, and was to be used for the feast in Jerusalem (Zebhachim <5:8>).*"

The third tithe called the poorman's tithe which takes the place of the second tithe in the third and sixth year of the seven-year cycle culminating in the sabbatical year, according to A book of Jewish Concepts (p. 383). It should also be noted that the kings sometimes neglected to follow the Law of Moses and did not always keep the tithing system.

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3. **Is the tithe applicable to the New Testament church? NO!**

- a. Giving is to be “as he has purposed in his heart; not grudgingly or under compulsion” (II Cor.9:7).

- b. The local church in the N.T. did not have the same “storehouse” function as the O.T. temple (which was put aside) (Matt.5:17; 27:51; I Cor.3:16-17).
- c. The material blessing and curse that was promised under the O.T. Law is not promised to the saints of this age.
- d. The Mosaic law was set aside (transcended) for Christians (I Cor.9:20-21; Jas.1:25, 2:12; II Cor.3:3-6; Rom.7:1-6; Gal.3:19-23; Heb.7:11-12).
- e. The command to tithe is not carried over into the N.T., but is replaced with a different system altogether.
- f. Christians are free from the Law as a Covenant.
- g. Clement of Rome (c95), Justin Martyr (c150), Irenaeus (c150-200) and Tertullian (c150-220) all opposed tithing as a strictly Jewish tradition.
- h. According to Encyclopedia Britannica, Encyclopedia Americana and the Roman Catholic Encyclopedia, it was not until the year 777 that Charlemagne legally allowed the (Western) church to collect tithes. The Eastern Orthodox Church emphasizes voluntary stewardship instead of a specific tithe amount.

B. Christian Principles of Giving

1. God Himself is the Model, Motivator, and Equipper of all Christian giving. (II Cor.8:9; 9:8-10,15)
2. Giving one’s money to the Lord is an extension of the prior gift of one’s self. (II Cor.8:5; Rom.12:1-2) The donation of a portion of one’s wealth is made in the recognition that everything the believer has belongs to God. (I Cor.4:7; 6:19-20; Lk.19:11ff; I Chron.29:14).
3. The ability and motivation to give to the Lord is a function of grace (II Cor.8:1,3,6,7; 9:8-10). Grace is that work of God in the believer that gives both the desire and the power to fulfill God’s will.
4. In God’s eyes, the attitude of the giver is more important than the amount given (II Cor.9:7). Accordingly, grace-giving is to be characterized by:
 - Joy (II Cor.8:2)
 - Cheerfulness (II Cor.9:7)
 - Liberality (II Cor.8:2)
 - Sacrifice (II Cor.8:2-3)
 - Eagerness (II Cor.8:4,7-8)
 - Willingness (II Cor.8:12; 9:2)
 - Perseverance (II Cor.8:10-12)
 - Integrity (II Cor.8:20-21)
5. Giving is a spiritual exercise in which all believers may participate — even those who are poor (II Cor.8:2; Lk.21:1-4).
6. The value of a gift is not determined by its amount, but by its cost to the giver (II Cor.8:2; Lk.21:1-4). The question should not be, “How much can I spare?” but rather, “How much can I sacrifice?” Not “How much can I give?” but, “How much can I give up?”
7. The believer is not expected to give more than he is able. Often, however, Christians find that they can give more than they thought they could afford. (II Cor.8:3,12).

8. The extent of spiritual “treasure” or “fruit” is either limited or expanded by the extent of the gift (II Cor.9:6; Matt.6:19-21).
9. The ability to give is granted by God, who gives even more to those who want to give more (II Cor.9:9-11; Lk.6:38).
10. The opportunity to give is to be viewed as a privilege, not a compulsive obligation (II Cor.8:4; 9:7).
11. The greatest threat to generous giving is not poverty, but covetousness (II Cor.9:5; Lk.12:13-34; Acts 5:1-10).
12. If a promise of financial support is made, every effort must be made to fulfill it (II Cor.8:10-12; 9:5)
13. The Christian’s habitual practice of giving is to be regular, individual, systematic, proportionate (I Cor.16:1-2).
14. The results of grace-giving will include:
 - a. A harvest of righteousness (II Cor.9:10; Phil. 4:17)
 - b. Further enrichment of the giver so that he can give more (II Cor.9:11)
 - c. Thanksgiving to God (II Cor.9:11-12)
 - d. The meeting of needs (II Cor.9:12)
 - e. The glorifying of God (II Cor.9:13)
 - f. Verification of the message of the gospel (II Cor.9:13; Jn.13:35)
 - g. The offering of reciprocal prayers (II Cor.9:14)
 - h. A strengthening of the bonds of fellowship between believers (II Cor.9:14)
15. The Faith Promise
 - a. Its distinctive features
 1. God is the supplier of the money. The believer is blessed by the privilege of being His channel.
 2. The money to be given is to be “over and above” all existing giving commitments.
 3. The amount to be given is determined by God and subjectively revealed to the heart of the believer in response to faith and prayer.
 4. The money is supplied as the Christian continues to trust God for it.
 5. The money will come from unexpected sources.
 - b. Scriptural problems with the plan
 1. Counting on inner impressions as God’s voice (II Cor.9:7; Acts 11:29)
 2. It obligates God to do something He did not promise to do.

C. **Biblical Priorities in giving**

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| 1. Family | I Tim.5:8 |
| 2. Christian brother in need | I Jn.3:17 |
| 3. Worship | Matt.26:6-13; Mk.14:7 |
| 4. Neighbors in need | Lk.10:30-37 |
| 5. The work of the ministry | I Cor.9:7-14 |

6. Government Lk.20:25

D. **Material wealth is an instrument**

1. **for worship.** Prov.3:9-10 “Honor the Lord from your wealth, and from the first of all your produce; so your barns will be filled with plenty, and your vats will overflow with new wine.”
2. **for testing.** Luke 16:11 “If therefore you have not been faithful in the use of unrighteous Mammon, who will entrust the true riches to you?”
3. **for showing love.** I Jn.3:17-18 “¹⁷ But whoever has the world’s goods, and beholds his brother in need and closes his heart against him, how does the love of God abide in him? ¹⁸ Little children, let us not love with word or with tongue, but in deed and truth.”
4. **for temptation.** I Tim.6:9-10 “⁹ But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. ¹⁰ For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang.”

E. **We honor God with our wealth when we:**

1. Recognize the deceitfulness of material wealth. Eccl.5:10; Prov.23:4; I Tim.6:9-10; Matt.6:24
2. Work hard to produce goods and services for others to the glory of God. Gen.2:15-16; Prov.6:6-11; Eph.4:28; II Thess.3:10-12
3. Seek the true riches of righteousness and contentedly trust God to meet our material needs as we labor. Prov.13:7; I Tim.6:17-18; Heb.13:5-6; Matt.6:19-34
4. Give joyfully and sacrificially to the needs of God’s family in thankful response to God’s gift to us. Mk.12:42-43; II Cor.8-9

F. **Steps to stewardship**

1. Transfer ownership of all assets to God.
2. Cultivate a spirit of thankfulness in all things.
3. Seek to align your aspirations with God’s goals.
4. Plan your spending (investing) based on God’s priorities.
5. Keep accurate records for evaluation.
6. Pay all bills on time.
7. Be faithful in little things.
8. Don’t invest the assets of others.
9. Be generous.

G. **Four principles of financial stewardship from I Cor.16:1-4** “¹ Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also. ² On the first day of every week let each one of you put aside and save, as he may prosper, that no collections be made when I come. ³ And when I arrive, whomever you may approve, I shall send them with letters to carry your gift to Jerusalem; ⁴ and if it is fitting for me to go also, they will go with me.”

1. **Parochial** – Support for the needs of the saints is a priority.

2. **Planned** – Intentional, regular, disciplined generosity is wise.
3. **Proportional** – To whom much is given, much is expected.
4. **Personal** – It is important to give ourselves as well as our money.

H. **Materialism**

1. Materialism is not: being materially wealthy, consuming more than we need, or being aggressive in making money.
2. Materialism is defining our hopes and making decisions as though the material world is the most important part of life.
3. How can I detect a materialistic spirit in my life?
 - a. Do you find great security in what you have or great hope in what you might have?
 - b. Do you respond graciously when you lose material wealth?
 - c. Do you find more joy in sacrificial giving than in making a “good deal?”
 - d. Do you envy or judge others who have more material things than you do?