



# Biblical Stewardship

G. Randy Adams

A Global Association of Theological Studies Publication

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## Chapter I

# Introduction: Why Study Biblical Stewardship?

## What I Have Learned

Contrary to what many think, the lack of money is not the greatest obstacle to revival. This is routinely thought, especially in a poverty-stricken environment. However, money or the lack of it has never stopped God from pouring out His Spirit or sending revival.

The early church did not stop preaching and teaching because money was scarce. "Then Peter said, Silver and gold have I none; but such as I have give I thee" (Acts 3:6). They were considered lower class and as ignorant and uneducated men. "When they saw the boldness of Peter and John, and perceived that they were unlearned and ignorant men, they marvelled" (Acts 4:13). The lack of money did not hinder the progress of the New Testament church.

A close look at the New Testament reveals it never mentioned money as an obstacle to church growth. Church history records great revivals. They had little money but depended on the One who owns all silver and gold. He who is able to do exceeding abundantly above all that we can ask or think (Ephesians 3:20) is certainly able to overcome any shortage of money.

Money becomes a hindrance to progress when people fail to obey God's Word, practice His principles, and follow His plan. This happens when they cease to operate by faith and begin to trust in their own abilities rather than God's. Disobedience blocks the way of God's blessings.

No amount of money can compensate for willful disobedience. If we will be faithful, obedient, and seek first the Kingdom of God, then God will provide for our every need. (See Matthew 6:33.)

God's Word has timeless principles that govern our existence. Such principles are applicable in any culture, at any time, and for any place. Methods change but principles remain the same. Obedience to these principles determines our happiness, health, wealth, relationship with God, and eternity. While these principles should shine as bright lights in a dark night, many lay buried beneath centuries of sin and disobedience. Misinformed teachers have also contributed to this dilemma by propagating false doctrines. Often self-willed people who determined to live life their way have overlooked these principles and suffered the consequences.

What is the solution to the dilemma? The place to start is in the Word of God. First, rediscover the principles and then put them into practice. God is merciful. Our approach to the Word must be with an open and sincere heart, willingness to obey, and a desire to please God.

The purpose of this study is to rediscover the timeless principles of stewardship found in the Word of God and make practical application to life today. God blessed those in past generations who lived by these principles. This serves as a challenge to the present generation to do the same.

In his book *Money, Possessions and Eternity*, Randy Alcorn says, "Stewardship is not a subcategory of the Christian life. Stewardship is the Christian life. After all, what is stewardship except that God has entrusted to us life, time, talents, money, possessions, family, and His grace?"

God said to Cain, "If thou doest well, shalt thou not be accepted? and if thou doest not well, sin lieth at the door" (Genesis 4:7). So it is with God and us. If we will "do well" and obey God's Word, we will be accepted. If not, we will be living with sin.

## **What Have You Learned?**



1. Distinguish between principles and methods. \_\_\_\_\_

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2. State the purpose of studying biblical stewardship. \_\_\_\_\_

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3. Discuss the benefit of obedience to God's principles and the consequences of disobedience. \_\_\_\_\_

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4. Define *stewardship*. \_\_\_\_\_

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**Personal Study Notes**

## Chapter 2

# Where Did It All Begin?

### Key Verse

“And the LORD God took the man, and put him into the garden of Eden to dress it and to keep it” (Genesis 2:15).

### Lesson Goal

To discover the origin of stewardship in the Bible, the establishment of its basic principles, and practical application for today.

### What I Have Learned

Divine ownership is a simple but essential truth of biblical stewardship. God owns everything. He owns the universe, everything that was, is, and may be. “The earth is the LORD’S, and the fulness thereof; the world, and they that dwell therein” (Psalm 24:1). When the Lord gave Israel the land of Canaan as an inheritance, He said, “The land shall not be sold for ever: for the land is mine; for ye are strangers and sojourners with me” (Leviticus 25:23).

He also rules over all. “Say among the heathen that the LORD reigneth: the world also shall be established that it shall not be moved: he shall judge the people righteously” (Psalm 96:10).

**In the beginning God . . .**

Genesis is the book of beginnings. Genesis contains principles related to the practice of biblical stewardship. Although Genesis does not mention the word *stewardship*, we can clearly see principles established and practiced that reveal its existence and importance both to God and man.

Once true biblical principles have been established, they never change. A principle may become clearer through scriptural revelation with the unfolding of God's plan, but the basic principle never changes.

## **I. The Principle of Stewardship and the Steward**

### **Adam, the First Steward**

After the magnificent works of Creation, God planted a garden, called it Eden, and there He placed Adam. Genesis 2:8-14 gives a beautiful description of this Garden, which included the Trees of Life and the Knowledge of Good and Evil. Adam and Eve could eat of any tree in the Garden except the Tree of the Knowledge of Good and Evil. Adam was responsible to dress (cultivate) and to keep (protect) the garden. "And the LORD God took the man, and put him into the garden of Eden to dress it and to keep it" (Genesis 2:15).

God knew the Garden would need to be cultivated and protected. By nature, plants tend to degenerate and become wild when left to themselves. Two reasons for this are (1) the poor quality of the soil where they are growing or (2) the gradual exhaustion of the minerals in the soil.

An intelligent farmer, however, has the ability to prepare and enrich the soil. The grower sows the seeds, then protects and trains the young plants so they develop and produce an abundant harvest.

The keeping of the garden may refer to two things: (1) guarding it against abuse and intrusion by animals or (2) the preservation that was entrusted to Adam by his Creator.

Adam was given the twofold responsibility. He managed and preserved the Garden of Eden—God's property. It is here that the principle of stewardship was established with Adam—the first steward of God's possessions.

Two basic characteristics of stewardship:

- Dress it—cultivate, cause it to increase
- Keep it—guard, protect

The principle of stewardship and the steward: As the owner of all things, God has entrusted to humanity, His steward, the responsibility to manage, administer, and oversee His property.

The first mention of the term *steward* in the Bible is found in Genesis 15:2: “And Abram said, Lord GOD, what wilt thou give me, seeing I go childless, and the steward of my house is this Eliezer of Damascus?” The word *steward* means “manager or overseer of another person’s wealth, gifts, and possessions.” *Stewardship* refers to the work a steward does.

To understand better the responsibility of Abraham’s steward, look at Genesis 24:2: “And Abraham said unto his eldest servant of his house, that ruled over all that he had . . .” (Genesis 24:2).

Speaking of Eliezer, the Bible reveals he “ruled over all” that Abraham owned. Genesis 24:10 says, “All the goods of his master were in his hand.”

What were the characteristics of Eliezer, Abraham’s steward?

- He was responsible for all Abraham owned.
- He was faithful and trustworthy.
- He was a man of integrity—there is no record of reproach in his life.
- He was a man of faith and prayer.

## **II. The Principle of the Offering**

The first mention of the word *offering* is found in Genesis 4:3-4 where Cain and Abel each brought an offering unto the Lord. We see clearly here the type of offering that pleases the Lord.

“And Abel, he also brought of the firstlings of his flock and of the fat thereof. And the LORD had respect unto Abel and to his offering” (Genesis 4:4).

Adam had instructed his sons concerning their responsibility to give unto the Lord. They knew what they were to give. It is significant that the Lord accepted Abel and the offering he gave.

Answering the following three questions will help clarify the principle of the offering:

- Who gave?
- What was given?
- To whom was it given?

What was the difference between Cain and Abel's offerings? Two views are commonly held for God's rejection of Cain's offering: (1) he did not offer his best; (2) he did not offer a blood sacrifice.

What we know is that God was not pleased with Cain and his offering. Cain had knowledge of the offering that would please God. "If thou doest well, shalt thou not be accepted?" (Genesis 4:7). This is not just God giving Cain a second chance; it is God reminding Cain of what he already knew.

What do we know about Cain's offering?

- He offered the fruit of the ground (Genesis 4:3).
- Faith was a missing element in Cain's offering – the lack of faith leads to disobedience, which is sin (Genesis 4:7).
- God rejected his offering (Genesis 4:7).

What do we know about Abel's offering?

- He offered of the firstlings of his flock (Genesis 4:4).
- He offered of the fat thereof – his best (Genesis 4:4).
- He offered by faith (Hebrews 11:4).
- He offered a more excellent sacrifice than Cain (Hebrews 11:4).
- God accepted his offering (Genesis 4:4).

The word *fat* in Genesis 4:4 comes from the Hebrew word *cheleb*, meaning "richest or choice part" – literally "the best." The Bible says, "By faith Abel offered unto God a more excellent sacrifice than Cain" (Hebrews 11:4).

The principle of the offering: By faith, we should give of our best unto the Lord and we should give to Him first.

### III. The Principle of the Tithe

The first mention of the word *tithe* is found in Genesis 14:20. *Tithe* comes from the Hebrew word *maasar*, which means “a tenth.”

“And he gave him tithes of all.” When Abraham returned from destroying the kings of Mesopotamia, he gave a tenth of all spoils to Melchisedec.

Giving of a tenth (tithe) represents our acknowledgment that we are the steward of God’s creation. The tithe was one-tenth of all for Abraham and is therefore the same for us today.

#### Who was Melchisedec?

“For this Melchisedec, king of Salem, priest of the most high God, who met Abraham returning from the slaughter of the kings, and blessed him; to whom also Abraham gave a tenth part of all; first being by interpretation King of righteousness, and after that also King of Salem, which is, King of peace; without father, without mother, without descent, having neither beginning of days, nor end of life; but made like unto the Son of God; abideth a priest continually. Now consider how great this man was, unto whom even the patriarch Abraham gave the tenth of the spoils” (Hebrews 7:1-4).

Melchisedec was the king of Salem, the priest of the Most High God, also called the king of righteousness, or the king of peace. He was without father or mother, having neither beginning of days or end of life. He was described as being like the Son of God with a continual priesthood.

Again, answering these three questions will help us understand the principle of the tithe:

- Who gave?
- What was given?
- To whom was it given?

What do we know about Abraham’s tithe?

- Abraham gave willingly by faith as an act of worship.
- Abraham gave one-tenth of all to Melchisedec.

The principle of the tithe: By faith, we should give a tenth (tithe) of all unto the Lord, and this is reserved for His ministers.

Review of the principles discovered in this lesson:

- The principle of stewardship and the steward: God as the Owner of all things has entrusted to humanity, His steward, the responsibility to manage, administer, and oversee His property.
- The principle of the offering: By faith, we should give first and of our best unto the Lord.
- The principle of the tithe: By faith, we should give a tenth (tithe) of all unto the Lord, and this is reserved for His ministers.

## What Have You Learned?

1. Write a paragraph on the duties and responsibilities of a “steward.”

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2. Discover the origin of stewardship in the Bible. \_\_\_\_\_

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3. Locate the first mention of *steward*, *tithe*, and *offering* in God’s Word.

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4. Evaluate how and why Abel's offering was acceptable while Cain's was not. \_\_\_\_\_

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5. State, in your own words, the principles of (a) stewardship and steward; (b) offering; (c) tithe; (d) responsibility.

A. \_\_\_\_\_

B. \_\_\_\_\_

C. \_\_\_\_\_

D. \_\_\_\_\_

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**Personal Study Notes**

## Chapter 3

# Old Testament Stewardship

### Key Verse

“Even as Abraham believed God, and it was accounted to him for righteousness. Know ye therefore that they which are of faith, the same are the children of Abraham” (Galatians 3:6-7).

### Lesson Goal

To discover and apply the Old Testament perspective of stewardship.

### What I Have Learned

Today it is common for people to complain about the teaching of tithes and offerings. They say such things as, “The pastor talks too much about money,” or “The only reason the pastor wants me to join the church is so he can have my money.” Unfortunately, out of their selfishness, some ministers have placed too much emphasis on money. This, of course, makes it difficult for those with pure motives to teach and practice biblical stewardship. What should we do? What does the Bible say? Does the Word of God speak little or much on the subject of tithes and offerings?

What does the Bible say about money?

- The entire Bible contains more than 2,000 references to wealth and property, twice as many as the total references to faith and prayer.

- The Bible contains 1,539 passages that refer to giving, while only 523 refer to praying.
- The Bible has approximately 700 direct references to money.
- One verse out of every four in Matthew, Mark, Luke, and John, and one out of every six in the New Testament deals with the question of money and covetousness.
- Sixteen of the thirty-eight parables of Jesus speak about how people should handle earthly treasure.
- Jesus taught more about stewardship (one out of every ten verses in the Gospels) than about Heaven and Hell combined.

## **I. Before the Law**

Approximately twenty-five centuries elapsed from Adam until the giving of the Law to Israel. It is clear that the people of God were not without a revelation concerning giving (stewardship).

- Following Creation, God set aside one day to be special. (See Exodus 35:2.)
- In the Garden of Eden, Adam knew that God had reserved a certain part for Himself. There were the Tree of Knowledge of Good and Evil and the Tree of Life. (See Genesis 2:9, 15-17.)
- Cain and Abel knew to reserve a certain part of their possessions for God. (See Genesis 4:3-7.)
- Following the Flood, Noah knew to set aside a special portion for God. (See Genesis 8:20.)
- Abraham built altars and made sacrifices unto the Lord, and he gave his tithe to Melchisedec. (See Genesis 13:4; 14:18-20.)
- Abraham gave voluntarily and by faith. (See Genesis 14:18-20.)
- Jacob also offered sacrifices and vowed to give a tithe to the Lord. (See Genesis 28:10-22.)

Before the law of Moses, no written law obligated people to give the tithe and offerings. It seems that fathers passed this practice on to their sons by oral tradition. Abraham taught Isaac, Isaac taught Jacob, and so on.

## **II. Under the Law**

Under the Law, what had been voluntary became a commandment.

- The Law given to Moses on Mount Sinai included the commandments about tithes and offerings. Giving of tithes and offerings was a responsibility rather than a voluntary act of the Levites (priests) and the people.
- The law of Moses commanded the people to give the tithe of their increase, which included their crops, cattle, and material things. (See Leviticus 27:30-34; Deuteronomy 14:22-23, 28.)
- The Tabernacle was built with the voluntary offerings of the people. (See Exodus 35.)
- The tithe belonged to God and would be given to the Levites. (See Numbers 18:21-26.)
- The Law designated where the tithe and offerings were given. (See Nehemiah 10:38; Malachi 3:10.)
- The offerings were used for the repair and maintenance of the designated place of worship. (See I Chronicles 28:10-12; 29:1-9; Ezra 2:68-69; 3:7; Exodus 36:3, 5; Nehemiah 7:70-72.)
- During the time of the judges, kings, and prophets, this teaching was continued. (See II Chronicles 31:5-6; Nehemiah 10:35-39.)
- The Temple was built with the voluntary offerings of King David and the people. (See I Chronicles 29:1-18.)
- The Old Testament ends with a strong admonition by Malachi because Israel neglected their duties concerning the tithe and offerings. (See Malachi 1-3.)

It seems that God imposed the Law because the majority of the people had failed in their personal responsibility of giving to the Lord voluntarily from the heart. God put the command to give tithe and offerings in the Law to help people recognize their failure in giving voluntarily from the heart because of love.

With the command to give the tithe, God wanted to reveal to humanity what He considers as the minimum that a person should give for the advancement of His work. The tithe was never a “ceiling” for giving, but rather the “floor.” Tithing should not be considered as the “finish line of giving,” but rather the starting point.

Under the Law, Israel gave not one tithe but three. One tithe supported the priests and Levites (Numbers 18:21, 24), another provided for a sacred festival

(Deuteronomy 12:17-18; 14:23), and the third supported orphans, widows, and the poor (Deuteronomy 14:28-29; 26:12-13).

The Levite and festival tithes were perpetual tithes, but the tithe for the poor was collected every third year. This amounted to an average of twenty-three percent per year.

The purpose of the tithe under the Law is clearly stated, "That thou mayest learn to fear the LORD thy God always" (Deuteronomy 14:23). The requirement of the tithe was intended to train people to put God first in their lives. (See also Galatians 3:24-25.)

The Talmud (name given to two ancient commentaries of the Old Testament) forbade a strict keeper of the Law from sitting down to dine with anyone who did not tithe.

The following is taken from *Nelson's Illustrated Encyclopedia of Bible Facts* (J.I. Packer, Merrill C. Tenney, William White, Jr., eds., 330):

The Old Testament clearly demonstrates that every spiritual relationship of man is expressed in some material way.

Israel came out of Egypt by faith in the promises of God. God then claimed the firstborn of Israel (Exodus 13:11-16) and commanded that they be redeemed by the payment of five shekels per male child (Numbers 34:6-47). This token of payment reminded the people of Israel that they belonged to the Lord; they were not their own (I Corinthians 6:19-20).

Notice the economic dimension of Israel's worship. They offered the Lord a large part of their time; they presented the firstfruits of their grain and livestock; they came to the feasts with offerings and tithes; they made freewill offerings of their lives and property; and they gave liberally for the building of the tabernacle and temple. When they returned with booty taken in battle, they set aside a portion for the Lord and Levites before dividing it among themselves (Numbers 31:26-54). Their devotion to God cost them the best of all they had (II Samuel 24:24). The tithe clearly expressed this costly devotion.

Under the Law, people voluntarily gave beyond the tithe. The actual amount of these offerings was left to the discretion of the individual. However, it was expected to be proportionate to God's blessings.

### **III. Application**

With Abraham's example of giving the tithe and offerings voluntarily and by faith, we see the purpose and manner in which we should give. We should not have to be forced to give, but should give because of our love for God and desire to recognize Him as the Most High God.

Before the law of Moses was given, Abraham gave, not an estimate, but a tenth. His response was voluntary and by faith.

God gave the Law to teach people their errors (Romans 3:20). Sin became evident by the Law. Though we no longer live under the Law, we should not forget the teachings of the Law. The Law teaches us principles that are part of the eternal will and character of God.

The Law required people to give, making this a matter of obedience. It was no longer left to their discretion. To give is to obey—not to give is to disobey.

Before God made the tithe a law, it was already a basic principle and foundation in a person's relationship with God. As a divine principle, it is still in effect even after the Law.

Faith teaches the same principle in another manner: obedient ones give because of love, not through the force of the Law.

Today, we do not practice faithful stewardship to receive salvation by works, as they did in the Old Testament under the Law. Instead, we practice faithful stewardship because we have received salvation by grace.

### **What Have You Learned?**

1. Describe what the Bible has to say about money. \_\_\_\_\_

2. A principle of stewardship is "God reserves a portion." Prove this using scriptural examples. \_\_\_\_\_

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3. Demonstrate or prove, using scriptural examples, that the giving of tithes and offerings is a responsibility (rather than a voluntary act) of the priests and the people. \_\_\_\_\_

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4. Identify the three tithes paid under the Law. \_\_\_\_\_

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5. Explain this statement: "The Old Testament clearly demonstrates that every spiritual relationship of person is expressed in some material way." \_\_\_\_\_

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6. Examine and explain this statement: "Tithing was a principle before it was a law." \_\_\_\_\_

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7. What is the meaning of this statement: "The tithe was never a ceiling for giving, but rather the floor." \_\_\_\_\_

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## **Personal Study Notes**

## Chapter 4

# New Testament Stewardship

### Key Verse

“And the Lord said, Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season?” (Luke 12:42).

### Lesson Goal

To understand stewardship as seen in the New Testament.

### What I Have Learned

In the New Testament, the giving of the tithe and offerings was continued.

1. Jesus and the religious leaders of Israel upheld the Old Testament practice of giving the tithe and offerings (Luke 11:42; 18:12; Matthew 23:23).
2. As clearly seen in the epistles, the early church practiced the Old Testament plan of giving (I Corinthians 9:7-14; I Timothy 5:18; Hebrews 7:5-9).

*It is recommended that the students read and observe carefully the three stewardship parables given by Jesus. (This can be given as a homework assignment.) The parables are as follows:*

1. *Parable of the Unjust Steward (Luke 16:1-13).*

2. *Parable of the Talents (Matthew 25:14-30).*
3. *Parable of the Pounds (Luke 19:11-27).*

## **I. Parable of the Unjust Steward—Luke 16:1-13.**

This parable deals with the stewardship of money in at least three areas:

1. How to obtain money.
2. How to use money.
3. How to save money.

“When the Possessor of heaven and earth brought you into being and placed you in this world, He placed you here not as an owner but as a steward—as such He entrusted you for a season with goods of various kinds—but the sole property of these still rests in Him, nor can ever be alienated from Him, as you are not your own but His, such is likewise all you enjoy.” —John Wesley

One day each of us will give an account for all with which we were entrusted. Did the investments of our gifts and talents have an impact for the kingdom of God?

“No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon” (Luke 16:13).

Each of us should carefully invest our financial assets, gifts, and opportunities so that it will have an impact on people for eternity, thereby making preparations for our eternal future.

## **II. Parable of the Talents—Matthew 25:14-30.**

According to our ability, God has entrusted each of us with different opportunities, talents, and finances. The Lord expects us to respond properly to the trust He has placed in us by using His possessions wisely in preparation for His return. At His return we will all give an account of how we used His possessions in this present life.

Each individual will be judged according to his or her faithfulness in the use of the gifts, talents, and opportunities God has given them. We have the

responsibility to use them wisely and in accordance with God's will. Our stewardship will determine our position of authority in Heaven.

"His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord" (Matthew 25:21).

### **III. Parable of the Pounds—Luke 19:11-27.**

Today people have many profitable investment opportunities. Some are safe while others are risky. The safest of all investments is in the kingdom of God. There are no risks when we invest our time, talents, and treasures in God's kingdom.

"But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you" (Matthew 6:33).

Perhaps it was fear of investing unwisely that caused the wicked servant's failure to invest his master's goods.

Satan will use fear to try to prevent us from properly investing the spiritual talents God has entrusted to us. God expects and trusts us to invest His treasure wisely. When we invest in the kingdom of God, we make preparations for our eternal future at His return.

### **IV. The Owner and the Steward**

The stewardship parables have two major subjects: the owner and the steward.

#### **A. The Owner**

- **The owner's property**  
Everything belongs to the owner, including the steward as his servant. The owner has the right to do whatever he wishes with his goods.
- **The owner's power**  
The owner has the ultimate power and authority over his property.

- **The owner's trust**

The owner entrusts his stewards to administer his possessions on his behalf. He gives them authority over his possessions, and he trusts them to manage his goods wisely. He expects his stewards to respond properly to the trust he places in them.

- **The owner's expectations**

Not only are stewards expected to protect and keep the portion of the owner's goods with which they are entrusted, but they are also expected to utilize the goods in a way to see an increase. The owner has the right to expect the stewards to be trustworthy in following his orders by investing his possessions in a profitable manner.

- **The owner's absence**

Dependability is a virtue of the person who has learned the importance of being worthy of trust. The owner is gone for a time, and the time of his return is unknown. This can be viewed as a test of the wisdom and faithfulness of the steward in keeping his accounts in order.

- **The owner's return**

When least expected the owner will return and the steward must be prepared to give an account of his stewardship.

- **The owner's reward**

The owner has the right to expect his stewards to live up to his standards without the promise of a reward. But the stewards trust the owner to reward faithfulness and obedience.

- **The owner's high standards**

The owner's instructions are clear and his standards are high, but also reasonable, and no excuses will be accepted. The wise steward is aware of these high standards and expectations and will therefore labor faithfully and constantly. The unwise steward is unconcerned with the high standards of the owner and will become lazy and disobedient and thus forfeit whatever reward he would have received had he been diligent.

## **B. The Steward**

- **The steward's task**

The usage of the word *steward* in the Scriptures refers to either a slave or freeman who was given household responsibilities either as guardian of the children or the affairs of the household.

They are not the owners, but managers or guardians of another's possessions.

They have not been given the possessions, only the care. In order to expand their master's household they must faithfully and wisely use and invest what has been entrusted to them.

- **The steward's accountability**  
One day all stewards will give an account for all with which they have been entrusted.
- **The steward's faithfulness**  
Faithfulness is a virtue of a person who serves as a steward. Faithfulness is closely associated with responsibility, accountability, and dependability. The steward endeavors to be trustworthy in the care the master's goods.
- **The steward's hard work**  
The steward must stay focused, work diligently, and be obedient.
- **The steward's investments**  
The steward must use wisdom in choosing investments that will multiply the master's goods.
- **The steward's readiness for the master's return**  
Stewards must be ready at all times for their master's return. Carelessness and wastefulness of time are unacceptable. No one knows the day or the hour, but one thing is certain: the master will return, and upon his return, every steward will be required to give an account. Good stewards know they will be judged for their stewardship and want to hear the master say, "Well done, thou good and faithful servant."
- **The steward's respect of the master**  
Stewards know that the master is just and fair, but that his judgment can be severe. They also know that unfaithfulness and laziness will be punished.

- **The steward's individual responsibility**  
Individual responsibility involves the obligation of an individual to the person he or she serves. Each steward is responsible to give a personal account to the master.
- **The steward's focus**  
Wise stewards will be focused on one purpose—serving their master well. They will recognize the wisdom of the master and respond to him in complete submission and obedience.

### **C. For You and Me.**

- **Today's choices will be tomorrow's consequences.**  
The way we use God's possessions today will result in eternal consequences (Galatians 6:7).
- **Wise choices lead to greater opportunities.**  
During the absence of the Master, we have the opportunity to demonstrate that His confidence in us is not in vain, and that we can be trusted to be given greater responsibilities. We have the opportunity to prove that we are trustworthy.
- **Motivations.**  
No other motivation or incentive to work diligently should be needed, than to know the Master and the consequences of our labors, whether good or bad.
- **Our focus.**  
It is our responsibility to know our Master's desires and then to do His will. As long as we stay focused on the Master's will and His ownership of the goods, we will work diligently to fulfill our responsibilities as good stewards. We err when we begin to focus on what we think are our rights and then lose perspective of the Master's will.
- **The thing that matters most.**  
When we stand before our Creator to be judged according to our deeds, the thing that will matter most is that we have been wise and faithful stewards of the talents and resources that God has entrusted to us. Our accounts must be in order that we may present them to the



Lord and hear Him say, "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" (Matthew 25:21).

## What Have You Learned?

1. In reading the stewardship parables in this lesson, determine the principles that are applicable today. \_\_\_\_\_

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2. Prove that Jesus and the religious leaders upheld the Old Testament teachings of giving the tithe and offerings. \_\_\_\_\_

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3. Examine how the early church practiced and continued the Old Testament plan of giving. \_\_\_\_\_

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4. Determine how the apostle Paul encouraged the giving of the tithe and offerings with clear teaching in his epistles. \_\_\_\_\_

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5. Define the role of a steward in the New Testament. \_\_\_\_\_

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## Chapter 5

# Stewards—God’s Business Managers

### Key Verse

“And the Lord said, Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season?” (Luke 12:42).

### Lesson Goal

To discover from a biblical point of view, the responsibility of a steward in order to understand the work he or she is to accomplish.

### What I Have Learned

Oftentimes, the failure to succeed is not because of a lack of desire, but rather, the lack of a clearly defined objective. If we are to do what is required, we must first know what is required. Therefore, a clearly defined task is the first step toward an accomplished task. If we are to be good stewards, then we must first understand what is expected of a steward.

#### I. What Is a Steward?

The modern dictionary defines *stewardship* as being “the individual’s responsibility to manage his life and property with regard to the rights of others.”

In *Christian Giving*, John Hopkins says:

The word *steward* in the New Testament comes from the Greek word *oikonomos* and it designates the Lord's ministers and teachers (I Corinthians 4:1-2), believers in general (I Peter 4:10), and the bishops (pastors) of the churches (Titus 1:5-7). It literally means "one who arranges the house." As the manager of a house or property, the steward is the person who is immediately responsible for the smooth functioning of the charges conferred to him (Luke 12: 42-45). When we speak of Christian stewardship, we refer to the exercise of our responsibility as stewards or administrators of all that God has entrusted to our care, including money. A steward is one who manages, conducts, governs, or directs the business of another.

The first thing a person must understand is that he or she has the position of steward but is not the owner. A steward has the oversight of the day-to-day use and administration of another's property.

Dr. Sydney L. Poe defines stewardship as "using things in such a way that they improve." (See Luke 19:16-23.)

## **II. Stewardship Is Responsibility**

The one absolute requirement for stewards is faithfulness. "Moreover it is required in stewards that a man be found faithful" (I Corinthians 4:2).

Often, when stewardship is mentioned, we immediately think of money and financial matters. This is normal since a large part of our practice of Christian stewardship involves money. (The financial responsibility of stewardship will be dealt with at length in some of the following lessons.) However, every area of life requires a practice of good stewardship. This includes mind, body, and spirit, as well as time, talents and, of course, money.

Two aspects of the responsibility of a steward:

### **A. Material Responsibility**

The material responsibility of a steward is easily understood by looking at examples from the Bible.

Old Testament stewards:

- Eliezer—Steward of Abraham (Genesis 15:2). According to Abraham's words, Eliezer was "the steward of my house" (Genesis 15:2). Abraham entrusted not only his possessions and household to his steward's care, but also the important task of searching out and choosing a bride for Isaac (Genesis 24).
- Joseph—Steward of Potiphar's house (Genesis 39:4). After being sold by his brothers and carried into Egypt, Joseph was appointed as steward in Potiphar's house. The Bible says, "And Joseph found grace in his sight, and he served him: and he made him overseer over his house, and all that he had he put into his hand" (Genesis 39:4).
- Stewards in Joseph's house (Genesis 43:19). Afterward, the Bible says Joseph commanded "the steward of his house, saying, Fill the men's sacks with food, as much as they can carry, and put every man's money in his sack's mouth" (Genesis 44:1). This steward had the responsibility for the wealth of Egypt.
- Stewards in David's house. David, the King of Israel, had men who were the "stewards over all the substance and possession of the king" (I Chronicles 28:1).

These are examples of people who managed the business and material possessions of another. Each had not only the title, but also the responsibility of a steward.

In the New Testament, the responsibility of stewardship is clearly seen in the parable of the talents taught by the Lord in Matthew 25:15-30.

- To one was given five talents, another two, and another one.
- The one who received five talents not only guarded his master's possession, but also caused it to increase. He was commended and entrusted with more.
- The one who received two talents not only guarded his master's possession, but also caused it to increase. He too was commended and entrusted with more.
- The one who received only one talent guarded his master's possession but did not cause it to increase. He was condemned and punished for his slothfulness.
- Jesus clearly taught that we have the responsibility to preserve and multiply what He has given us.

## **B. Spiritual Responsibility**

The spiritual responsibility of a steward is the same as the material responsibility. The principles of practice are the same though the effects of the spiritual are far greater and have an eternal consequence. Some people are good stewards of material things but know little or nothing of the value of spiritual matters. To the Christian, and especially to those called into the ministry, both are vitally important.

The Levites in the Old Testament were separated for the service of the Tabernacle and Temple. They were divided into three groups after the three sons of Levi: Gershon, Kohath, and Merari. Each had particular responsibilities for the service in, care of, and transportation of the Tabernacle. This is important because it symbolized the worship, praise, and salvation of Israel.

However, the Levites also had the solemn responsibility of preserving the law of God and assuring its purity and practice from generation to generation (Deuteronomy 31:9-13; Nehemiah 8:9). They were charged with guarding the scrolls that contained the Law. (The scribes who were responsible for writing and copying the Law were among the Levites.) They were also teachers of the Law (Deuteronomy 33:8-10), "messengers of the LORD" (Malachi 2:7), and living examples of the Law among the people (Ezekiel 44:21-23), thus bringing the people to a clear knowledge between the holy and profane, the clean and unclean. As the Levites were stewards of the Law, the ministers in the church serve as stewards of the truths of the Word of God today.

Paul said, "Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God" (I Corinthians 4:1). What are these mysteries? The mysteries, to name a few, are the Creation, the Incarnation, redemption, grace, the church, salvation, the Resurrection, eternal life, the return of Jesus Christ, and the judgment of all men and eternity.

How are the ministers of Christ stewards of these mysteries? God, the owner, has entrusted these eternal truths to His servants. These mysteries hold the keys to life and death, Heaven and Hell. They must be managed properly. Faithfulness is vital. The day will come when He will require the minister to give an account, just as in the parable of the talents.

Jesus Christ became the supreme sacrifice for the sins of the world. He was crucified, buried, and resurrected to accomplish the eternal purpose of God toward lost humanity. As stewards of this gospel, we must exercise faithful stewardship in the dispensing of these mysteries if we are to be found blameless before God.

Paul spoke of this responsibility saying, “For though I preach the gospel, I have nothing to glory of: for necessity is laid upon me; yea, woe is unto me, if I preach not the gospel” (I Corinthians 9:16). Paul felt he stood in danger of judgment if he did not fulfill his responsibility to preach the gospel. He said further, “For if I do this thing willingly, I have a reward: but if against my will, a dispensation of the gospel is committed unto me” (I Corinthians 9:17).

Paul acknowledged that he had been entrusted with the gospel and knew he would one day give account for his actions.

### **III. Stewardship Is Responsibility with Accountability**

Every sincere Christian desires to hear the Lord say at the end, “Well done, thou good and faithful servant.” This familiar declaration is repeated twice in Matthew 25:14-30 in the parable of the talents. Each time, it is addressed to someone acting in the position of steward who had given an account of faithful stewardship to his lord. This parable mentioned three servants. Their lord entrusted each with a different measure of his wealth and returned later asking each servant to give account. Their lord generously rewarded the two who had practiced good stewardship. However, the one who had failed in his responsibility was severely punished. No explanation is given as to why he failed. We are responsible for what the Lord has entrusted to us. The day will come when each will be held accountable for what has been done with what he was given.

In the teachings of Jesus, faithfulness was always rewarded and unfaithfulness was punished.

The sobering call of the rich man to his “unjust” steward in Luke 16:2 was, “Give an account of thy stewardship.” The lesson taught by Jesus in the parable of the talents in Matthew 25 is accountability. Paul stated in Romans 14:12 that, “every one of us shall give account of himself to God.”

The writer of Hebrews admonished the saints to obedience and submission to their pastor, giving as reason, “. . . for they watch for your souls, as they that must give account, that they may do it with joy, and not with grief: for that is unprofitable for you” (Hebrews 13:17).

Pastors, as overseers and not lords of God's heritage, will be held accountable for their ministry to the flock of God (I Peter 5:1-2).

Jesus said, "Every idle word that men shall speak, they shall give account thereof in the day of judgment" (Matthew 12:36). What a startling thought!

Definition of a steward: A steward is a responsible person who manages or oversees the wealth, gifts, and possessions of another person, and will be held accountable for his actions.

There is no cause as great as Calvary's cause, and there is no better investment than the kingdom of God.

## What Have You Learned?

1. Quote I Corinthians 4:2. \_\_\_\_\_

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2. Explain how every area of life requires the practice of good stewardship.

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3. Define in detail the word *steward*. \_\_\_\_\_

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4. Using verses of Scripture, determine how we can be good stewards of the mysteries of God. \_\_\_\_\_

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5. Locate a Bible verse that speaks of “stewards of the mysteries of God.”

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6. Explain how Jesus clearly taught that we have the responsibility to preserve and multiply what He has given us. \_\_\_\_\_

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7. Relate how we will give an account of our stewardship (Luke 16:2).

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8. Identify the two types of responsibility proper stewardship requires of us.

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9. State what is expected of a steward (knowing that a clearly defined task is the first step toward an accomplished task). \_\_\_\_\_

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10. Outline why the steward who received one talent failed his master.

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## Chapter 6

# Faithfulness— The Measure of a Steward

### Key Verse

“Moreover it is required in stewards, that a man be found faithful” (I Corinthians 4:2).

### Lesson Goal

To show that faithfulness is a biblical requirement of stewardship and a prerequisite to greater blessings.

### What I Have Learned

Faithfulness has always been the crowning mark of distinction upon the life of the person who finds favor in the sight of the Lord. God is faithful and He blesses those who are faithful. Proverbs 28:20 says, “A faithful man shall abound with blessings.” Faithfulness is a biblical requirement and determining factor in good stewardship. A good steward is good as long as he is faithful; he ceases to be a good steward when he becomes unfaithful.

Faithfulness is key in the Christian life and is also the basis for reward in eternity. “Be thou faithful unto death, and I will give thee a crown of life” (Revelation 2:10). And in Psalm 31:23, “The LORD preserveth the faithful.”

In the Bible, faithfulness is always blessed and rewarded while unfaithfulness is always condemned and punished. God will bless faithfulness in every area of man's life.

In the New Testament, the Greek word most frequently used to express *faithfulness* is *pistos*, which means "trustworthy, trustful, faithful, sure, true."

## **I. A Biblical Requirement**

The one absolute requirement for stewards is faithfulness. "Moreover it is required in stewards that one be found faithful" (I Corinthians 4:2, NKJV). The Bible does not mention faithfulness as a suggestion, but rather a requirement.

One cannot be faithful and unfaithful at the same time. A steward may have been faithful for many years, but at the moment he ceases to practice faithfulness, he is considered unfaithful.

It is not what God has given that determines faithfulness, but rather what is done with what He has given. Whether one talent or ten, faithfulness can be practiced. With little or much, be it material or spiritual, in riches or poverty, a man can be faithful.

## **II. A Biblical Prerequisite**

The practice of faithfulness in the Christian life results in the blessings of God. Faithfulness is also a prerequisite to more abundant blessings.

After the completion of the wall of Jerusalem, Nehemiah entrusted the charge of the city to his brother, Hanani. Why? "For he was a faithful man, and feared God above many" (Nehemiah 7:2).

All faithful stewards look forward to hearing: "Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord" (Matthew 25:21).

"A faithful man shall abound with blessings" (Proverbs 28:20).

Jesus said, "He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. If therefore ye have

not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if ye have not been faithful in that which is another man's, who shall give you that which is your own?" (Luke 16:10-12).

"Unrighteous mammon" refers to worldly things and "true riches" refers to eternal things. If we are faithful with "unrighteous mammon" (earthly treasures)—He will entrust us with "true riches" (heavenly treasures) that pertain to His kingdom. The Lord knows that the person who is not faithful in small things will not be faithful with greater things.

As managers (stewards) of another person's property, one must give an account to the owner. As stewards of earthly possessions, we must give an account to God, because everything belongs to God. "The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein" (Psalm 24:1). "For the world is mine, and the fullness thereof" (Psalm 50:10-12). "For all the earth is mine" (Exodus 19:5).

"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" (I Chronicles 29:14, NKJV).

He has allowed us as His stewards the great privilege of managing His possessions, but with this privilege comes a great responsibility. We are responsible for managing well the things God has entrusted to our care, both material and spiritual.

How does God measure faithfulness?

It has often been said, "Action speaks louder than words." This statement is true in stewardship.

God does not measure our faithfulness by what we say, think, or profess, but rather by what we do—our actions. In the parable of the talents, the lord said unto the servant, "Well done," not "well said," "well thought," "well planned," or "well professed." Action is the scales upon which faithfulness is measured. If we have "done well," then He will say, "Well done."

Faithfulness is not defined by what a person thinks but by what God says in His Word. A biblical definition of *faithfulness* includes:

- Complete faith in the Word of God.

- Complete and consistent obedience to the Word of God.
- Complete and consistent obedience is an automatic result of complete faith.

No matter how well we are able to preach or teach on the subject of faithfulness, if we do not practice faithfulness, our message will be empty and ineffective. At the moment a person is disobedient, he becomes unfaithful in the biblical sense.

One day faithful and unfaithful stewards will give an account of their stewardship to God.

God requires faithfulness, truth, and honesty in all areas of life. We have the responsibility to administer faithfully everything God has entrusted to us whether it is much or little. God wants us to understand that it is not the quantity He has given us that He looks at, but rather our faithfulness in using it.

We must be faithful, honest, and consistent in our responsibilities as stewards in order to hear Jesus call us “good and faithful servants.”

We are all stewards, of things natural and spiritual, temporal and eternal. In our hearts and our hands we hold treasures both temporal and eternal. And the apostle’s instructions included the fact that, ‘it is required in stewards that one be found faithful’ (I Corinthians 4:2) it is necessary, it is imperative. (Mike Williams, “The Apostolic Man and Faithfulness,” *Apostolic Man*, Volume 3, Issue 3, 2003, 13).

“And that servant, which knew his lord’s will, and prepared not himself, neither did according to his will, shall be beaten with many stripes. But he that knew not, and did commit things worthy of stripes, shall be beaten with few stripes. For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more” (Luke 12:47-48).

As we study each lesson of this series, let us keep in mind that faithfulness, which is a biblical requirement of stewardship, is determined and measured by our actions.

“O love the LORD, all ye his saints: for the LORD preserveth the faithful” (Psalm 31:23).

## What Have You Learned?

As you conclude this lesson, you should be able to:

1. List five rewards of faithfulness.

A. \_\_\_\_\_  
B. \_\_\_\_\_  
C. \_\_\_\_\_  
D. \_\_\_\_\_  
E. \_\_\_\_\_

2. Define biblical *faithfulness*. \_\_\_\_\_  
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3. Contrast “unrighteous mammon” and “true riches.” \_\_\_\_\_  
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4. Quote I Corinthians 4:2. \_\_\_\_\_  
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5. Explain how a Christian can be faithful in every area of life (for example, in the area of time, talent, treasure, tongue, temple, and testimony). \_\_\_\_\_

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6. Identify the biblical requirement of a steward. \_\_\_\_\_

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7. Indicate the key word in the Christian life. \_\_\_\_\_

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8. "Action speaks louder than words." Discuss how this statement is true in stewardship. \_\_\_\_\_

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## Chapter 7



# Cause and Effect Principle of Tithing

## Key Verses

“And all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the LORD thy God” (Deuteronomy 28:2).

“But it shall come to pass, if thou wilt not hearken unto the voice of the LORD thy God, to observe to do all his commandments and his statutes which I command thee this day; that all these curses shall come upon thee, and overtake thee” (Deuteronomy 28:15).

## Lesson Goal

To understand that giving has an end result.

## What I Have Learned

The principle of cause and effect states, “For every happening there is a cause (reason); for every action there is a corresponding effect (result).” This principle is seen in every area of life, both physical and spiritual. Every action has a good or bad result.

Some questions to ponder:

- Why give a tithe?
- What will be the results of giving tithes faithfully?

### I. Why Give a Tithe?

Some people have a problem with giving the tithe. They ask, “Why should I give the tithe?” Only one reason is needed. Jesus said, “But woe unto you, Pharisees! for ye tithe mint and rue and all manner of herbs, and pass over judgment and the love of God: these ought ye to have done, and not to leave the other undone” (Luke 11:42).

We should give a tithe of even the smallest amount of our revenue.

Other reasons to give a tithe include:

- To worship God, recognizing Him as the Most High God.
- To give God a part of our increase.
- To demonstrate our gratitude.
- To acknowledge that all we have comes from Him and belongs to Him.
- To be a faithful steward.
- To show our faith in Him to supply all our needs.
- To obey His Word.
- To demonstrate our trust in Him.
- To demonstrate our humility.
- To put God first.
- To demonstrate our submission.
- To demonstrate our love for Him.
- God promises to bless all who give the tithe.
- It is a form of worship and praise unto God.

When we are honest with God and come to worship Him with the whole tithe in our hand, He will meet us with a blessing that has been pressed down, shaken together, and running over. Many are not blessed when they give because they have kept back part of the tithe. God blesses the person who is honest with Him and gives the true tithe.

We do not have the option of changing the tithe—we must give at least ten percent of our increase. If we do not give ten percent, we are not giving the tithe, but an offering.

<p>The problem with our giving is that we give the widow's mite, but not with the widow's spirit. — Anonymous</p>
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Some people are afraid to give God the full tithe. They think they will have less for themselves and the needs of their family. They do not understand that when they obey the Word of God, they will have more. God will multiply the ninety percent that is left, and they will never miss the ten.

God gives back more than we gave initially. We must trust Him. God is faithful to do His part.

“He, who is not liberal with what he has, does but deceive himself when he thinks he would be liberal if he had more.” — William S. Plumer

In his book, *Christian Stewardship*, John Hopkins says some Christians do not give because they are held captive by:

- A carnal spirit
- Spiritual ignorance (a lack of knowledge of the truth)
- Doubt (lack of faith)
- Fear
- False doctrine

When we give the tithe, it is a form of worship to God. “And blessed be the most high God” (Genesis 14:20).

There can be giving without praise, but there cannot be praise without giving. True praise is always accompanied by giving. The praising spirit is a giving spirit. — Jack Taylor, *The Hallelujah Factor*

Giving is a natural response of our love and gratitude toward God.

Thankfulness will cause a person to give a tithe to God for what He has done. Jack Taylor talks about the “Gratitude Attitude” in his book *The Hallelujah Factor*. He asks, “How do we develop the gratitude attitude? The simple answer is by obedience” (Jack Taylor, *The Hallelujah Factor*, 62).

What and how we give reflects our love for God and His work. It also demonstrates our obedience.

## **II. The Effects (Results) of Giving the Tithe**

Consider these points:

- God never talks about abundance without speaking of obedience. “And all these blessings shall come upon you and overtake you,

because you obey the voice of the LORD your God" (Deuteronomy 28:2, NKJV).

- God never talks about lack without speaking of disobedience. "But it shall come to pass, if thou wilt not hearken unto the voice of the LORD thy God, to observe to do all his commandments and his statutes which I command thee this day; that all these curses shall come upon thee, and overtake thee" (Deuteronomy 28:15).

God owns Heaven and earth and He gives us spiritual and temporal blessings according to our obedience. He demands gratitude, submission, and obedience. God blesses those who are honest with Him.

God promised to bless and reward the entire nation of Israel if they would obey His commandments.

"And it shall come to pass, if thou shalt hearken diligently unto the voice of the LORD thy God, to observe and to do all his commandments which I command thee this day, that the LORD thy God will set thee on high above all nations of the earth: and all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the LORD thy God" (Deuteronomy 28:1-2).

What we give to God will not cause us to have less. If the tithe is given in obedience to His Word, He will open the windows of Heaven and give us blessings in great abundance (Malachi 3:10).

"The LORD will command the blessing on you in your storehouses and in all to which you set your hand, and He will bless you" (Deuteronomy 28:8, NKJV).

We cannot conceive the great abundance of blessings that come from obeying God. God has always, and will forever, bless obedience. God wants us to give freely, cheerfully, willingly from the heart in obedience to His Word.

It is pleasing to God when we give voluntarily out of love to promote the gospel. We cannot lose if we do what pleases God. Giving the tithe demonstrates our faith and obedience to Him.

Here is another example of the cause and effect principle:

“Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again” (Luke 6:38).

This is not a promise of more money in return. God is not obligated to double the money we give or even to give back to us the same amount. God may return the equivalent to us in spiritual blessings and good health.

A study of the customs of biblical people gives a better understanding of this example in Luke chapter 6. It is a scene from the market. The merchant was grateful that the customer always came to his stall to buy. To show his appreciation of the customer’s faithfulness, when measuring out the grain the merchant would press and shake down the grain, then pile on more to insure that the basket was full and running over — this constitutes a good measure.

Reverend Carl Varnell gives the example in his teaching of how some people want to give God a “spoonful” in return for what He has blessed them with. Then they come with a large basket and expect God to fill it until it runs over in return for the spoonful they have given to Him. Read carefully Luke 6:38 and pay close attention to these words: “With the same measure that ye mete withal it shall be measured to you again.” If we give a spoonful, we will receive a spoonful in return. The same measure we give will be returned.

The same is true with the cause and effect principle of giving to God. God—like the merchant—will give us an overflow of blessings for our faithfulness. God can and will measure back to us abundantly above what we have given when we are faithful.

“God has given us two hands: one to receive with and the other to give with. We are not cisterns made for hoarding; we are channels made for sharing.” — Billy Graham

## What Have You Learned?

1. Outline ten reasons for giving tithes.

A. \_\_\_\_\_

B. \_\_\_\_\_

- C. \_\_\_\_\_
- D. \_\_\_\_\_
- E. \_\_\_\_\_
- F. \_\_\_\_\_
- G. \_\_\_\_\_
- H. \_\_\_\_\_
- I. \_\_\_\_\_
- J. \_\_\_\_\_

2. Identify reasons people could be afraid of giving tithes. Explain why these fears are unfounded. \_\_\_\_\_

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3. According to John Hopkins, what are three reasons Christians do not give?

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_

4. The cause and effect principle states “for every happening there is a cause (reason); for every action there is a corresponding effect (results).” Evaluate this statement in light of tithing. \_\_\_\_\_

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## Chapter 8

# The Purpose of the Offering

## Key Verse

“Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver” (II Corinthians 9:7).

## Lesson Goal

To understand that offerings should be given voluntarily, out of love and gratitude to God.

## What I Have Learned

“It is possible to give without loving, but it is impossible to love without giving.” – Richard Braunstein

### I. Giving Is a Spiritual Principle.

Throughout Scripture, the giving of offerings is considered separate from the tithe.

The first mention of someone giving an offering to the Lord is found in Genesis 4:3-4: “And in process of time it came to pass, that Cain brought of the fruit of the ground an offering unto the LORD. And Abel, he also brought of the firstlings of his flock and of the fat thereof. And the LORD had respect unto Abel and to his offering.”

A popular conclusion from this verse of Scripture is that Adam taught his children what was an acceptable offering to God. If this is true then Cain may have acted in rebellion by offering an unacceptable offering. “And the LORD said unto Cain, Why art thou wroth? and why is thy countenance fallen? If thou doest well, shalt thou not be accepted?” (Genesis 4:6-7).

The purpose for giving an offering is not because God needs our financial support, for He already owns everything. He wants to see if we love Him enough to give back to Him a portion of what He has given us. He wants to see if we will give voluntarily to His kingdom and work.

Martin Luther said, “I have held many things in my hands and I have lost them all. But whatever I have placed in God’s hands, that I still possess.”

The purpose of the offering is for the advancement of the work of God, and the support of the local church. The tithe is for the support of the ministry.

God commanded the Israelites to give the tithe, and He also expected the Israelites to give an offering. The offering is not a fixed amount. God allows the person to determine the amount to be given. (*To purpose* means “to resolve, to perform or accomplish.”) God wants our offering to be given voluntarily from the heart, with an attitude of thanksgiving, according to our love for Him. The amount of the offering should be in proportion to the blessings God has given.

In his book *Christian Giving*, John Hopkins said, “The desire to give or not to give is a good thermometer of the spiritual condition of a person.”

“Take from among you an offering to the LORD. Whoever is of a willing heart, let him bring it as an offering to the LORD: gold, silver, and bronze” (Exodus 35:5, NKJV).

- **Giving to God is an act of our worship.** The first recorded act of worship was when Cain and Abel presented their offerings to God. It was, and is, an acknowledgement of the sovereignty and lordship of God over all the earth. No Jew came to worship empty-handed (Exodus 23:15; 34:20). Giving was part of his devotions. An offering given with a humble heart demonstrates thankfulness to God for all His blessings. Offerings provide the worshipers a great opportunity to demonstrate their love and thankfulness to God.
- **Giving to God demonstrates our love.** Jesus said, “If you love me, keep my commandments” (John 14:15). We show our love toward God by complete obedience to His Word. Love causes us to give without placing conditions on God to give back to us in return for our obedience. It is not enough to bring a physical offering in the hand—the truest offering is an offering in the heart.
- **Giving to God demonstrates our trust in Him.** Giving of our abundance is an act of thanksgiving—giving out of need is an act of faith.



- **Giving to God promotes humility.** Giving acknowledges that all we are and have belongs to God. When we give back to God we are acknowledging Him as Creator of all things, and we depend on Him for our total existence.
- **Giving to God demonstrates our gratitude.** We give because we are thankful for all He has done.

The greatest hindrance in giving to God is the lack of faith. This attitude demonstrates to God that we do not believe He is able and willing to supply all our needs. Therefore in the area of finances, we wrestle within ourselves concerning the amount we know we are capable of giving. Then instead of giving according to our ability, we give according to our concept of what we think is reasonable.

## II. Guidelines for Giving

- **Give to God first.** “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 shall overflow with new wine” (Proverbs 3:9-10, NKJV). If we give to God first, He will make sure that we have plenty!
- **Give systematically.** “On the first day of the week let each of you lay something aside” (I Corinthians 16:2, NKJV). Paul said we should give on the first day of the week—systematically. Giving will become a habit if we repeat the act over a period of time.
- **Give quietly.** “Take heed that you do not do your charitable deeds before men, to be seen by them” (Matthew 6:1, NKJV). If our motivation for giving is to be seen by others then we are not giving for the right reason. The only reward for this type of giving is the recognition of men.
- **Give cheerfully.** “God loves a cheerful giver” (II Corinthians 9:7, NKJV). God does not want us to give grudgingly or because we feel obliged to give. He desires that we would give cheerfully because of our love for Him.

- **Give from the heart.** “Speak to the children of Israel, that they bring Me an offering. From everyone who gives it willingly with his heart . . .” (Exodus 25:2, NKJV). In *Christian Giving*, John Hopkins, says, “A heart that is spiritually healthy and that loves the work of the Lord, will give generously. But a spiritually sick heart will look for ways to give less to God. A heart that purposes to give to God loves God” (John Hopkins, *Christian Giving*, 18). If the heart is not involved in the giving, the person will find all types of excuses for not giving and will eventually stop giving altogether.
- **Give voluntarily.** “Then the people rejoiced, for that they offered willingly, because with perfect heart they offered willingly to the LORD: and David the king also rejoiced with great joy” (I Chronicles 29:9). In Scripture, God links willingness with the heart. Everyone is expected to give willingly from the heart out of love for Him. Giving voluntarily pleases God. God does not accept an offering given against the will.
- **Give the best.** “By offering polluted food on my altar . . . When you offer blind animals in sacrifice, is that not wrong? And when you offer those that are lame or sick, is that not wrong? Try presenting that to your governor; will he be pleased with you or show you favor? . . . I have no pleasure in you, says the LORD of hosts, and I will not accept an offering from your hands” (Malachi 1:7-10, NRSV). God is not interested in something that is of no value to us. God gave to us His best and He expects us to give our best to Him.
- **Give in faith.** “And Elijah said to her, ‘Do not fear; go and do as you have said, but make me a small cake from it first, and bring it to me; and afterward make some for yourself and your son.’” (I Kings 17:13, NKJV). This was a test of her faith and obedience. We must exercise obedient faith before our needs will be met.
- **Give generously.** “The people bring much more than enough for the service of the work which the LORD commanded to make” (Exodus 36:5). From generous hearts, they brought their voluntary offerings so the Lord’s house could be built. The people gave so generously that Moses had to stop them from bringing their offerings to the Lord. “And Moses gave commandment . . . saying, Let neither man nor woman make any more work for the offering of the sanctuary. So the people were restrained from bringing” (Exodus 36:6). Often a person is convinced he should give liberally, but a selfish spirit prevents it.

- **Give according to ability.** “They gave after their ability into the treasury” (Ezra 2:69, ASV). Some people are capable of giving more than others, but everyone should give according to their ability.
- **Give sacrificially.** “And there came a certain poor widow, and she threw in two mites, which make a farthing. And he called unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury” (Mark 12:42-43). She gave the smallest of Jewish coins, yet Jesus said she gave more than all the others. How could He say that? Jesus did not say she gave more in quantity than all the others. But she gave more in quality or more in proportion to her means and thus showed more love than all the others. “It is accepted according to what one has, and not according to what he does not have” (II Corinthians 8:12, NKJV) God looks more at the inward motives than the outward actions. Christian giving reaches into self-denial. As people become more spiritual, sacrifice will increase. Here are two questions that help determine sacrificial giving:
  - Have I given to the point of sacrifice?
  - Have I denied myself anything in order to be able to give?

If we follow these guidelines and give accordingly, we will be blessed in the same manner.

“Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again” (Luke 6:38).

“On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come” (I Corinthians 16:2, NKJV).

Just as the three principles stated by Paul in I Corinthians 16:2 were applied to the giving of the tithe, these same principles should be applied when giving offerings.

Offerings should be given:

- **Systematically** – “on the first day of the week.” (The particular timing will obviously vary depending upon individual circumstances, for some it may be at the end of the month, for others each week, and so forth.)
- **Personally** – “let each of you lay something aside.” (No one is exempt, and each individual is responsible.)
- **Proportionately** – “storing up as he may prosper.” (The amount of the offering is not fixed but should be in proportion to the blessing God has given.)

God is not unreasonable. He does not expect us to give something that we do not have. God judges our gift according to what we have or according to our ability to give.

“For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not” (II Corinthians 8:12).

## What Have You Learned?

1. Locate the Bible verse that speaks of how God loves the cheerful giver.

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2. Discover the first mention of someone giving an offering to the Lord.

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3. What is the purpose for giving an offering? \_\_\_\_\_

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4. Interpret what “purposeth in his heart” means. \_\_\_\_\_

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5. Identify what John Hopkins feels is a good thermometer of a person's spiritual condition. \_\_\_\_\_

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6. How is giving an act of worship? \_\_\_\_\_

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7. What is the truest offering? \_\_\_\_\_

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8. List five things giving to God determines, promotes, or demonstrates.

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_
- E. \_\_\_\_\_

9. Locate the first recorded act of worship. \_\_\_\_\_

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10. List ten guidelines for giving.

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_

- E. \_\_\_\_\_
- F. \_\_\_\_\_
- G. \_\_\_\_\_
- H. \_\_\_\_\_
- I. \_\_\_\_\_
- J. \_\_\_\_\_

11. Determine the result of giving as indicated in Proverbs 3:9-10. \_\_\_\_\_

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12. Explain why we should give systematically. \_\_\_\_\_

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13. Write out the words of Ezra 2:69. \_\_\_\_\_

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14. The widow gave the smallest of Jewish coins but Jesus said she gave more than all the others (Mark 12:42-43). Express how this is true. \_\_\_\_\_

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15. Quote Luke 6:38. \_\_\_\_\_

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16. State two questions that enable us to determine sacrificial giving.

A. \_\_\_\_\_

B. \_\_\_\_\_

17. Identify the three principles stated by Paul in I Corinthians 16:2.

A. \_\_\_\_\_

B. \_\_\_\_\_

C. \_\_\_\_\_

**Personal Study Notes**



## Chapter 9

# Alms Giving

### Key Verse

“Therefore when thou doest thine alms, do not sound a trumpet before thee, as the hypocrites do in the synagogues and in the streets, that they may have glory of men. Verily I say unto you, They have their reward” (Matthew 6:2).

### Lesson Goal

To understand the difference between offerings and alms giving.

### What I Have Learned

Alms giving can be defined as the act of charity; giving to the poor or needy. This literally means “doing kind acts.”

Jesus taught that we should give to the needy in Matthew 6:1-4. He said *when*, not *if* you do alms, letting us know that we should give to the needy out of compassion. We should give with sincerity and not to be seen of men and receive their praise (Matthew 6:2).

The first *good deed* Jesus used as an example was giving to the needy. The Jewish law commanded giving to those in need (Deuteronomy 15:10-11). Jesus expected His followers to do likewise, following God’s law. However, Jesus’ followers were to have a different motive for their giving than did the hypocrites. God will reward those who are sincere in their faith and whose

motive in doing good deeds is to glorify Him. No one should call attention to the act. Jesus condemned practices to impress others—*Life Application New Testament Commentary*.

“Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithe of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done, and not to leave the other undone” (Matthew 23:23).

This verse states we are to give the tithe, offerings, and alms. According to Deuteronomy 14:28-19, every third year a tithe was to be given to the poor, to be eaten at their dwellings. This “tenth part” did not take the place of the tithe given to the Levites but was in addition to it and to the offerings.

Jesus acknowledged that the scribes and Pharisees gave a tithe, and did not condemn them for that, but He did condemn them for neglecting other matters such as mercy (compassion and kindness to the poor). He told them that they first needed to have “justice, mercy, and faith . . . these ought ye to have done, and not to leave the other undone.”

We are to give to the poor and needy, but in doing so, we must not fail to give tithes and offerings. Neglecting one to do the other is not acceptable.

Martin Luther said, “God divided the hand into fingers so that money would slip through.”

There is a difference between offerings and alms. When you give alms, this is considered a *good deed* and it should be given out of compassion for the needy.

Cornelius gave generously to those in need and therefore he was greatly respected in the community (Acts 10:2).

The poor can also be helped with things other than money. We can give them food or clothes. Dorcas is an example of someone who was “always doing good and helping the poor” by making robes and other clothing for the poor (Acts 9:36-42).

In Acts 3:2-10, we see the story of a lame man who lay by the Gate Beautiful and begged for alms daily. The Jewish religion considered giving money to beggars as praiseworthy. The beggar placed himself at the entrance of

the Temple in order to be seen by the people as they entered to pray, hoping they would give him money. Peter and John came to the Temple at “the hour of prayer.” Instead of giving the man alms, however, they gave him something better than money. He received healing through the power of Jesus’ name.

“If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the LORD thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother. . . . For the poor shall never cease out of the land: therefore I command thee, saying, Thou shalt open thine hand wide unto thy brother, to thy poor, and to thy needy, in thy land” (Deuteronomy 15:7, 11).

The act of giving alms was deeply rooted in the Jewish people. They were taught to show compassion to the poor and needy. God is concerned for the poor and needy. This is seen in His provision for them in His law given to Moses.

- Justice to prevent favoritism (Exodus 23:3, 6).
- Gleaning that allowed for the poor to gather grain that was left on the ground (Leviticus 19:10).
- Loans and the cancellation of debts after seven years (Leviticus 25:35-37).
- Laws concerning the land (Leviticus 25:23-24).
- Tithes of fruit and grain were to be collected every three years and stored to be given to the Levites, widows, strangers, and the fatherless (Deuteronomy 14:28-29).
- Voluntary servitude or the selling of one’s services for seven years (Deuteronomy 15:12-18).

The Jews understood there were blessings to those who gave to the poor and consequences for those who ignored them. Consider the following words of the wise man:

“Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard” (Proverbs 21:13).

“He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again” (Proverbs 19:17).

“He that hath a bountiful eye shall be blessed; for he giveth of his bread to the poor” (Proverbs 22:9). The NIV says, “A generous man will himself be blessed, for he shares his food with the poor.”

“He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse” (Proverbs 28:27).

The Bible raises a serious question about a person’s love for God when he or she fails to help those in need.

“But whoso hath this world’s good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him?” (I John 3:17).

“As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith” (Galatians 6:10).

To conclude this lesson, let us review the following facts:

1. The tithe—a fixed amount (ten percent)—belongs to God and He has given the tithe to the ministry.
2. Offerings—not a fixed amount—are given to the local church in support of the work of God.
3. Alms—not a fixed amount—are given to help the poor and needy.

## What Have You Learned?

1. Define “alms giving.” \_\_\_\_\_  
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2. Using verses of Scripture, prove it is imperative to give to the needy.  
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\_\_\_\_\_
3. Identify what was to be done every third year according to Deuteronomy 14:28. \_\_\_\_\_  
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\_\_\_\_\_  
\_\_\_\_\_

4. Distinguish how alms are different from offerings. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. Provide two examples from the Book of Acts that identify people who gave alms.  
A. \_\_\_\_\_  
B. \_\_\_\_\_
6. Explain how it was strategic for the lame man to be positioned at the Gate Beautiful. \_\_\_\_\_  
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\_\_\_\_\_  
\_\_\_\_\_
7. Outline how the giving of alms was deeply rooted in the Jewish religion.  
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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
8. Contrast (or show the differences between) the tithe, offerings, and alms giving. \_\_\_\_\_  
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\_\_\_\_\_  
\_\_\_\_\_
9. Of the three types of giving, which one is a fixed amount? \_\_\_\_\_  
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10. Retell the rewards and consequences of giving to the poor as outlined by the wise man. \_\_\_\_\_

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## Chapter 10

# Prosperity or Poverty

### Key Verse

“There is one who scatters, yet increases more; and there is one who withholds more than is right, but it leads to poverty. The generous soul will be made rich, and he who waters will also be watered himself” (Proverbs 11:24-25, NKJV).

### Lesson Goal

To understand why some people prosper spiritually, physically, and financially, while others do not.

### What I Have Learned

If you desire to be blessed spiritually and materially, you must recognize and honor God as the source of all blessings.

Throughout Scripture those who gave freely unto the Lord prospered spiritually and materially. On the contrary, those who withheld lived in spiritual and material poverty.

God has many ways to prosper those who are faithful and obedient. But not all prosperity will be financial. Sometimes God chooses to send spiritual blessings instead.

“Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers” (III John 2, NKJV).

“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” (Psalm 1:3, NKJV).

Which one is most important, material or spiritual prosperity?

The correct answer for Christians is spiritual blessings. But among people where poverty is rampant, it may be difficult to say that. Only spiritual prosperity is lasting and eternal. Material prosperity is like all other physical things that will perish one day. Material prosperity will not get us to Heaven; and it may even hinder us from getting to Heaven if we allow the love of money to be our main objective.

First Timothy 6:10 does not say that money is evil, but that the “love of money is the root of all evil.”

Love of money enslaves people and brings them many sorrows. God does not bless some people with financial prosperity because it would destroy them. They are not capable of being the master of money; instead they are mastered by money.

“Ye ask, and receive not, because ye ask amiss, that ye may consume it upon your lusts” (James 4:3).

Money is a good servant but a dangerous master. — Dominique Bouhours
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“Give me neither poverty nor riches . . . Lest I be full and deny You, and say, ‘Who is the LORD?’ Or lest I be poor and steal, and profane the name of my God” (Proverbs 30:8-9, NKJV).

We would do well to live by this verse. If we are neither wealthy nor poor, we will avoid temptations that wealth and poverty both produce.

This verse contains a warning concerning riches: “Lest I be full and deny You.” Being rich can lead to temptations of pride.

It also has a warning about poverty: “Or lest I be poor, and steal.” Being poor can lead to temptations to steal. Richard Baxter, a seventeenth-century pastor wrote, “Poverty also has its temptations . . . For even the poor may be



undone by the love of that wealth and plenty which they never get; and they may perish for over-loving the world, that never yet prospered in the world."

A wealthy person has a tendency to trust in money instead of God, believing that money can solve all problems. On the other hand, a poor person may be tempted to do anything to become rich—even to lie and steal.

Sir Robert L'Estrange, a seventeenth-century British journalist, observed, "He that serves God for money will serve the devil for better wages."

## **I. The Principle of Sowing and Reaping**

God has given a principle that insures His blessings. This principle of sowing and reaping applies to every realm in the universe: natural, physical, and spiritual.

"Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap" (Galatians 6:7-8, NKJV).

1. In the realm of nature if you sow little corn, you will reap little corn—if you sow much corn, you will reap much corn.
2. In the physical realm, the principle of sowing and reaping also applies to our finances. If you sow small amounts in the kingdom of God and His work, you will reap small blessings. If you sow abundantly, you will reap abundant blessings. Giving money to the work of the Lord is like sowing seed. It can be seen as an investment. "The liberal soul shall be made fat: and he that watereth shall be watered also himself" (Proverbs 11:25). What is given to the Lord will come back. "Cast your bread upon the waters, for you will find it after many days" (Ecclesiastes 11:1, NKJV).
3. In the spiritual realm, if you sow abundant spiritual seeds such as faithfulness, obedience, prayer, and worship, you will reap abundant spiritual blessings. The spiritual seed we sow today will be reaped in Heaven.

The principle of sowing and reaping applies to both Christian and sinner.

Perhaps someone has planted certain seeds of sin before their conversion. According to the principle of sowing and reaping those seeds will come up and

will have to be dealt with in spite of conversion. This principle cannot be annulled. All seeds planted will come up and produce after their kind. But God will help His child deal with the unwanted harvest caused by past sins if we keep our faith and trust in Him.

“You do not have to be rich to be generous. If he has the spirit of true generosity, a pauper can give like a prince.” – Corrine V. Wells

## **II. Examples of God Turning Poverty into Prosperity**

### **Financial poverty to financial prosperity (Judges 6:15-28).**

“Oh, Lord, wherewith shall I save Israel? Behold, my family is the poorest in Manasseh, and I am the least in my father’s house” (Judges 6:15, ASV).

Gideon told the Lord he was poor and therefore could not do the work the Lord asked him to do. God never accepts being poor as an excuse not do His will. In verses 25-28 we see how God gave Gideon financial prosperity but later it became a snare to him.

### **Physical poverty to physical prosperity: The Widow of Zarephath (I Kings 17:8-24).**

This woman was a poor widow and had very little, but she obeyed the man of God and was blessed because of her obedience. God turned her poverty into prosperity. (See also II Kings 4:1-7.) Obedience is the first step to a miracle.

### **Physical poverty to spiritual prosperity: Church of Smyrna (Revelation 2:9-10).**

Jesus told the church of Smyrna, “I know your works and tribulation, and poverty (but you are rich)” (Revelation 2:9, NKJV). They were not rich materially but they were rich spiritually. They had a crown of life (eternal life) reserved for them in eternity. Salvation is worth more than all the material prosperity in the world. Jesus said, “What will a man give in exchange for His soul?” (Mark 8:37, NKJV). Would you be willing to sacrifice your soul (spiritual prosperity) for material prosperity? Poverty does not hinder faith. God is able to make us rich in important things even in our deepest poverty.

“Be faithful until death, and I will give you the crown of life” (Revelation 2:10, NASB).

While Jesus Christ was on earth He was acquainted with poverty.

“For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich” (II Corinthians 8:9, NKJV).

The majority of His followers and apostles were poor by the world’s standards but they were rich in eternal things by God’s standards.

“Then Peter said, Silver and gold have I none; but such as I have give I thee: in the name of Jesus Christ of Nazareth rise up and walk” (Acts 3:6).

Paul admitted to knowing poverty. He said, “. . . As having nothing, and yet possessing all things” (II Corinthians 6:10, NKJV).

True riches cannot be purchased or measured with silver or gold.

### **III. Material Prosperity Can Lead to Spiritual Poverty.**

“Beware that you do not forget the LORD your God, by not keeping His commandments . . . But you shall remember the LORD your God, for it is He who gives you power to get wealth” (Deuteronomy 8:11, 18).

Forgetting that all financial blessings come from the Lord, and not obeying His commandments concerning stewardship can lead to financial poverty. Worshiping material things, pride, and rebellion all lead to spiritual poverty.

“And the weight of the golden earrings that he requested was a thousand and seven hundred shekels of gold; beside ornaments, and collars [or sweet jewels], and purple raiment that was on the kings of Midian, and beside the chains that were about their camels’ necks. And Gideon made an ephod thereof, and put it in his city, even in Ophrah: and all Israel went thither a whoring after

it: which thing became a snare unto Gideon, and to his house” (Judges 8:26-27).

What should have been a blessing to Gideon became a snare. Like Gideon, we sometimes let material things become a trap to us and harm our spiritual life.

Ask great things, and little things shall be added unto you; ask heavenly things, and earthly things shall be added unto you. – Clement, Origen, and Eusebius

Whether small or large, our riches are God’s. God has not made us owners, but His stewards. Many people believe they are the owners of the material possessions God has blessed them with, without taking into consideration that God is the Master and Proprietor of all things in earth and Heaven.

God is the owner of the individual. We are the “purchased possession, to the praise of His glory” (Ephesians 1:14, NKJV). Paul said, “For you were bought at a price; therefore glorify God in your body and in your spirit, which are God’s” (I Corinthians 6:20, NKJV). We are the legal property of God; He is our master. If a person has been born again of water and Spirit, he or she belongs to God. “But you are a chosen generation, a royal priesthood, a holy nation, His own special people” (I Peter 2:9-10, NKJV).

The secret to physical, spiritual, and material prosperity is *obedience* to God’s Word, *giving liberally* to the work of God, and *recognizing* God as the Master (Owner) of all things.

God blesses the hand that gives liberally.

The hand that gives is always higher than the hand that receives.  
– Ghanaian proverb

## What Have You Learned?

1. What is the principle or law found in Galatians 6:7? \_\_\_\_\_  
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\_\_\_\_\_

2. Describe how this principle works in every realm of the universe: natural, physical, and spiritual. \_\_\_\_\_

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3. State the two warnings given in Proverbs 30:8-9.

A. \_\_\_\_\_

B. \_\_\_\_\_

4. Quote III John 2. \_\_\_\_\_

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5. Discuss which is more important: material or spiritual prosperity. \_\_\_\_\_

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6. Provide two biblical examples of how poverty was turned into prosperity.

A. \_\_\_\_\_

B. \_\_\_\_\_

7. Using Scripture, prove that God is the owner of individuals. \_\_\_\_\_

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8. State the secret to physical, material, and spiritual prosperity. \_\_\_\_\_

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9. Quote an African proverb that deals with giving liberally. \_\_\_\_\_

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10. Determine how the “love of money” can bring many sorrows. \_\_\_\_\_

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## Chapter 11

# Stewardship Is More Than Money

### Key Verse

“Redeeming the time, because the days are evil” (Ephesians 5:16).

### Lesson Goal

To understand that we must be good stewards, not only of our treasures but also of our time, talents, and the truth, which is God’s Word.

### What I Have Learned

Stewardship is more than managing money. It concerns everything that pertains to life.

To simplify the study of stewardship, it can be broken down into five main areas.

1. Treasure (Money)
2. Time
3. Talents
4. Temple
5. Truth (Word of God)

#### I. Treasure (Money)

Since the stewardship of treasures (money) has been dealt with extensively in previous lessons, it is not necessary to repeat it here.

“I have held many things in my hands and I have lost them all. But whatever I have placed in God’s hands, that I possess.” — Martin Luther

## II. Time

Everything we do requires time. Time is measurable and manageable. Seconds, minutes, hours, days, weeks, months, and years are all useful measurements that help us manage time.

“God created time and gave it to us. It is His fundamental gift, for all other gifts are conditioned upon it. Why should we give it so grudgingly to His service? Why should we not lavish time upon the things that God knows and we know are the vital things?” — E.A. Roundtree, *Watchman-Examiner*

“Jesus was a wise time manager. At the age of 33 He had completed His mission. This could not have been accomplished if Jesus had allowed others to control His time and misdirect His focus. Careful study of Scripture reveals He was proficient at maximizing the value of time spent on any endeavor. He was constantly bringing one meeting to a close in order to go to the next item on His agenda. He kept disciples focused on tasks and assignments. He was a man of few words; getting straight to the point saved Him significant time. Jesus consistently had others intercept His interruptions for Him, and He would see certain people only after He sent a disciple with a message to bring the visitor into His presence. His list of accomplishments is incredible, and much credit goes to his remarkable ability to maximize time to His strategic advantage” (Fred Childs, “Time Management,” *Pentecostal Herald*, January 2004, 19).

### What does the Bible say about time?

Time is important. It is mentioned 545 times in the Bible. Obviously, this means we must be good stewards of time.



“See then that ye walk circumspectly, not as fools, but as wise, redeeming the time, because the days are evil” (Ephesians 5:15-16).

We cannot imagine what it will be like when time ceases—no more seconds, minutes, hours, days, weeks, or years. But we know there will come a day when “time” as we know it will cease and eternity will begin. We need to heed the words of Paul, “redeeming the time” while we have time.

We do all things according to time: work, eat, sleep, or relax. We can use time wisely, or waste it. “Redeeming the time” means to rescue or save time. This cannot be done in the natural because when time has past, it is lost. “Redeeming the time” requires diligent action and good stewardship both now—in the present, and tomorrow—in the future.

It is only when we diligently do much in a little time that we actually redeem the time.

“The reality is that we all have twenty-four hours in a day. As much as any other practice, our ability to manage time will determine our success or failure. Time is the one indispensable and irreplaceable resource. Once lost, it cannot be saved nor can it be recovered. Everything we do requires time; and the better stewards of time we are, the more we will achieve and the greater will be our rewards” (Ron Becton, “It’s About Time,” *Apostolic Man*, Volume 3, Issue 3, 2003).

“Time is life, and it is perhaps our most precious resource. It can be a tremendous friend or foe, and it is ours to do with as we please. Every moment should be cherished for it is a commodity that can never be replenished. It is used once and then it is gone forever” (Fred Childs, “Time Management,” *Pentecostal Herald*, January 2004, 19).

“But this I say, brethren, the time is short” (I Corinthians 7:29).

### **How can we be good stewards of time?**

Life is short and God has allotted each of us a limited amount of time on earth. We must not waste it. Good stewards use every second wisely and it is then that time is redeemed (rescued). Time is a most valuable asset. God has

given each person enough time to accomplish the purpose He has planned for him or her. No more, or less.

“Is there not an appointed time to man upon earth?” (Job 7:1).

It has been said that time is money but a better saying  
is that time is service to the Lord.

Satan makes sure there are many things to distract us from the purpose of God. We are tempted to waste time, and wasted time is lost time that can never be redeemed. Time redeemed (rescued) is time that is used wisely and diligently. We must redeem (rescue) time from everything that would be a waste.

Some robbers of time:

- Idleness
- Excess sleep
- Seeking ways to gain fame and riches
- Friends who come by and interrupt our prayer and devotional time
- Circumstances that cause us to be late to affairs concerning God’s business (church services, board meetings, church meetings, and so forth)

Seven simple guidelines can help insure effective time management:

1. Identify the primary objective.
2. Analyze how time is spent.
3. Eliminate activities that waste time.
4. Identify proper priorities.
5. Delegate whenever possible.
6. Practice self-discipline.
7. Plan work schedules and calendars.

“For he saith, I have heard thee in a time accepted, and in the day of salvation have I succoured thee: behold, now is the accepted time; behold, now is the day of salvation” (II Corinthians 6:2).

Notice in this verse that the time indicated is “now,” not yesterday or tomorrow. There is no better time than now to secure our salvation and eternal destiny. God has given each person a certain space of time to repent. He has

given each one an appointed time to accept or reject salvation. Today is the time to secure salvation.

We must be about our Father's business, laboring in the harvest and reaching the lost, because time is short. Those who can discipline their time will reap its benefits and be productive. There are two appointments that cannot be delayed or changed: the appointed time to accept or reject salvation, and the appointed time of death.

We can redeem time by

- Regularly studying the Word of God;
- Regularly doing good to others;
- Praying without ceasing;
- Securing our salvation;
- Endeavoring to do the will of God;
- Using every opportunity to witness.

"Walk in wisdom toward them that are without, redeeming the time" (Colossians 4:5).

We must use every opportunity given to us to reach the lost and win them to the Lord.

### **III. Talents**

God has given to each of us special talents that He desires for us to use for His glory. One may have the talent to sing beautifully, play musical instruments, construct buildings, teach, decorate the sanctuary, lead, or speak. Each one must discover his or her special talents and use them.

#### **What does the Bible say about talents?**

(See Daniel 1:3-4.)

#### **How can we be good stewards of talents?**

Sometimes God-given abilities and talents lead to great temptation. For example, those blessed with musical ability must guard against the temptation to use their talents in the world. Satan desires these talents be used for his glory.

People who are talented builders may be tempted to use their ability only to make money and thus become trapped in a life of materialism. Gifted speakers may be tempted to use their talents for personal gain instead of the glory of God.

Whatever our talents or abilities are, we must discover them and use them for God's glory. It is only then that we can be good stewards of the talents God has entrusted to us.

Ask yourself this question: "What am I doing about my God-given talents?"

## **IV. Temple**

What does the Bible say about the body? (See I Corinthians 3:16; 6:19-20; Romans 12:1.)

### **How can we be good stewards of our temple?**

We need to understand that after being filled with the Holy Spirit, Jesus lives in us and our bodies becomes His temple. We must not do anything that will bring dishonor, harm, or destruction to this temple. We should use our body for the glory of God, not the glory of Satan. We should keep our body pure and unpolluted by filthy lusts. We must glorify Him in our body by external purity as well as inward purity. Satan does not want us to be a good steward of the body. He desires to destroy our bodies because we are created in the image of God.

To be a good steward of the body we need to avoid

- sexual sins,
- cigarettes,
- alcoholic beverages,
- drugs,
- gluttony.

Satan makes all these sins of the body to appear to be useful and fun. He shows the advertisements of young people drinking beer and smoking cigarettes, laughing and having fun. But Satan does not show us the cancer victims of cigarettes; those who are dying from AIDS because of sexual sins; those with diseases caused from obesity; the rehab centers with the many ravaged bodies who are addicted to alcohol; or the minds wasted by drug addiction.

Let us be a good steward of our body so it can be used for the glory of God.

### **What does the Bible say about the mind?**

(See Philippians 2:5; Romans 12:2; II Corinthians 10:5.)

### **How can we be good stewards of our mind?**

To be like Christ includes having the mind of Christ. (See I Corinthians 2:16.) If we have the mind of Christ, we will think and act like Christ. Satan does not want us to be a good steward of our mind. His goal is to attack our mind and use it to destroy us. He does not want us to fill our minds with God's Word.

All spiritual battles are fought in the mind, and when that battle is lost sin comes to fruition. From the beginning Satan has used people's minds for all types of evil. He attacked Eve's mind to get her to disobey God in the Garden of Eden. The Bible says that in Noah's day, the human mind was preoccupied with evil; "every imagination of the thoughts of [their] heart was only evil continually" (Genesis 6:5).

We must think on things as described in Philippians 4:8. "Finally, brethren, whatsoever things are true, whatsoever things are honest, whatsoever things are just, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report; if there be any virtue, and if there be any praise, think on these things."

We need to be careful what we feed into our mind. Our mind is like a computer. If we program bad things in the mind by watching inappropriate things on TV and films, or reading non-Christian literature, those images are there and can flash back in our mind when we least expect it, and cause us to have evil thoughts. Our eyes and ears are like open doors to the mind. We must be good stewards and guard those doors against reading, watching, and listening to things that can be detrimental to us. We need to be careful when using computers and guard against pornographic images.

One way to be good stewards of our mind is to renew our mind daily by

- Reading the Word of God;
- Studying the Word of God;

- Meditating on the Word of God;
- Praying;
- Reading religious literature.

The Word of God is like a helmet that protects and guards the mind.

## V. Truth (Word of God)

### What does the Bible say about truth?

(See Proverbs 23:23; Romans 1:18; John 8:32; II Thessalonians 2:10-12.)

*Truth* is mentioned 117 times in the Old Testament and 118 in the New Testament.

- The oneness of God is a precious truth (Colossians 2:9-10).
- The message of full salvation is a precious truth (Acts 2:38-40).
- Living a separated and holy life close to God is a precious truth (Romans 12:1-2).
- Loving one another is a precious truth (John 15:12).

### How can we be good stewards of truth?

“It is not enough to know truth and preserve it,  
we must declare it and propagate it.” — Mike Williams

(The following is extracted from “Buy the Truth and Sell It Not,” Dr. Ray Kloepper, *Apostolic Man*, Volume 3, Issue 3, 2003, 12).

There is a difference between those who love truth and those who obey truth. Those who love truth will obey it, guard it, and preserve it. Their love of truth settles the issues of Christian living, gives them godly principles to guide decisions, and allows them to navigate through life on a firm, unwavering course. On the other hand, those who obey truth only out of habit or heritage lead vacillating, indecisive lives and are susceptible to abandoning truth when contrary winds of doctrine blow and ungodly influences arise.

Buying truth at any cost is an incredible bargain; selling truth at any price is a foolish transaction. We should have this truth settled

firmly and deeply in our minds and hearts. We should obey and love truth. We must be faithful stewards of the truth that has been entrusted to us.

Michael Williams said, “Daily we make decisions and choices that reveal our relationship to these treasures entrusted to our care. How we use our time, our talents, and our treasure declares clearly what matters most to us. Watch what a person does with these, and you will quickly see his priorities.”

In writing to the believers in Rome, Paul stated that there were those among them who held “the truth in unrighteousness” (Romans 1:18). They knew God and held the truth, but they were not faithful stewards of that treasure.

“Knowing the truth is one thing, but loving the truth is critical”  
—Mark Jordan (“The Precious Truth,” *Pentecostal Herald*, January 2004, 56).

Good stewards understand that wise management of treasures, time, talents, temple, and truth are not to be taken lightly. They know that all these have been placed under their supervision and one day they will give an account of their stewardship to God, the Owner of all things. They understand that treasures (money) must be used for the work of God, time is not to be wasted, talents must be used for the glory of God, and truth (Word of God) must be preserved and propagated.

## What Have You Learned?

1. Identify four main areas of stewardship.
  - A. \_\_\_\_\_
  - B. \_\_\_\_\_
  - C. \_\_\_\_\_
  - D. \_\_\_\_\_
  
2. Express several ways that one can be a good steward of time. \_\_\_\_\_  
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\_\_\_\_\_

3. Interpret the meaning of “redeeming the time.” \_\_\_\_\_

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4. Identify four time-robbers.

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_

5. Outline five ways we can scripturally redeem time.

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_
- E. \_\_\_\_\_

6. Describe several ways that one can be a good steward of his or her temple (body).

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_
- E. \_\_\_\_\_

7. List four things to avoid in proper stewardship of the body.

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_



8. Locate and write out one verse of Scripture that deals with stewardship of the mind. \_\_\_\_\_

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9. List four ways that one can renew his or her mind daily.

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_

10. Contrast and explain the differences between someone who loves truth and someone who obeys truth. \_\_\_\_\_

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**Personal Study Notes**

## Chapter 12

# Stewardship and the Ministry

### Key Verse

“So when they had dined, Jesus saith to Simon Peter, Simon, son of Jonas, lovest thou me more than these? He saith unto him, Yea, Lord; thou knowest that I love thee. He saith unto him, Feed my lambs” (John 21:15).

### Lesson Goal

To help ministers understand their responsibilities in all areas of stewardship.

### What I Have Learned

Responsibilities of the pastor:

- Feed the flock.
- Be a good steward of the mysteries of God.
- Guard the flock.
- Practice faithfulness.
- Practice integrity.
- Practice self-discipline.
- Be a good steward in all areas.

The responsibilities of the pastor mentioned are serious matters. Truth, faith, and salvation are matters that should not be taken lightly. The gospel

cannot be altered to match our way of thinking or living. Instead of attempting to make the Word of God match our lifestyle, we must match our lifestyle with the Word of God.

## **I. Feed the Flock**

“He saith unto him, Feed my sheep” (John 21:16).

It is the responsibility of pastors to teach the full truth of God’s Word. When teaching God’s Word, we must also teach the principles and precepts concerning financial stewardship. If we fail to teach these principles and precepts, we are denying the people a truth that will bring God’s blessings. If pastors fail in this responsibility, they are not managing God’s business well. God is concerned about faithfulness and obedience to His Word.

Pioneer missionary to China Hudson Taylor said, “God’s work done God’s way will never lack God’s supply.”

Pastors who do not teach God’s financial plan do not have God’s direction for the flock. Pastors who are faithful in the practice of stewardship can speak without fear and doubt on this subject.

Pastors have the authority and responsibility to teach God’s financial plan to cover the expenses of the local church. The *offerings* are designated for the provision and maintenance of a place of worship, and the *tithe* is destined for the support of the ministry.

It is the pastor’s responsibility to teach this to the local church. The pastor is then responsible to administer these funds, insuring that all funds are used properly. Pastors must also be good stewards of the tithe they receive personally.

Where there is weak or no teaching on financial stewardship, you will usually find a church that is small in number and is in disorder. God does not bless a church that does not give systematically – John Hopkins, *Christian Giving*.

The construction of a place of worship will result from the vision, desire, and burden of the leader and must be transferred to the people. The need of a place of worship quickly becomes evident. However, the leader must cast the

vision of what the people can accomplish with the help of the Lord. If there is no vision, desire, and burden, little will be accomplished.

The pastor may find it is easy on the one hand to ask the people to give sacrificially, but not so easy for him or her to give sacrificially.

David serves as a good model of a leader having a vision, desire, and burden for building the house of the Lord. He gave before he asked the people to give. He then told them he was giving because he loved God.

David asked no one to do what he was not willing to do. This is a good example for pastors. They should be ready to give before asking the people to give. The people will follow the example of their pastor, whether good or bad.

“And David said . . . the house that is to be builded for the LORD must be exceeding magnifical, of fame and of glory throughout all countries: I will therefore now make preparation for it. So David prepared abundantly” (I Chronicles 22:5).

It is the duty of the pastor to provide the people with the opportunity to give. God’s people should have willing hearts and helping hands. If the people see the pastor doing something, they will join in and help. It is both a duty and privilege to give to God.

Before buying land and constructing a building, the pastor must have a plan and make preparations for the construction. Usually this will require an effort beyond the tithe and regular offerings. The pastor is the one who can inspire the people to help with the construction of a building.

A good example of free will offerings being given for the construction of a place of worship is seen in the construction of the Tabernacle and Solomon’s Temple.

- Tabernacle (Exodus 35:1-5).
- Temple (I Chronicles 29).

Benefits of building the place of worship with the voluntary offerings of the people:

- Creates a greater dependence upon God.
- Allows God to show His faithfulness.

- Teaches the importance of sacrificial giving.
- Gives a testimony to the world of the importance of the gospel.
- Promotes fund-raising from a biblical point of view—simply presenting the need and trusting God to provide through the generous giving of His people.
- Sets a good example for all believers.
- Secures the future against hard economic times.
- Gives more flexibility for the church to respond to evangelism, church planting, and missions.

A plan is essential. Someone has said, “He who does not plan his future, is planning his defeat.” Lack of planning on our part does not constitute an emergency on God’s part and lack of planning on our part does not force God to perform a miracle.

## **II. Stewards of the Mysteries of God**

(See Matthew 11:25-26; 13:10-11; Ephesians 3:3, 9, 16.)

The “*mysteries of God*” pertain to the mysteries of salvation. From the beginning God has had a plan to save humanity. To fulfill this plan, God manifested Himself in flesh in order that all men could be saved. The ministry must proclaim that salvation is free to all men through faith in Jesus Christ.

“The word ‘mystery’ in the New Testament means there is some doctrine or fact which has been concealed, or which has not before been fully revealed, or which has been set forth only by figures and symbols. When the doctrine is made known, it may be as clear and plain as any other. Such was the doctrine that God meant to call the Gentiles to salvation. The incarnation of the Redeemer; the atonement; the whole plan of salvation, over all these great points there was a veil and men did not understand until God revealed it to them. When they were revealed, the mystery was removed, and men were able to see clearly the manifestation of the will of God” (*Barnes Commentary*).

## **III. Guard the Flock**

“Surely because my flock became a prey, and my flock became meat to every beast of the field, because there was no shepherd, neither did my shepherds search for my flock, but the shepherds fed themselves, and fed not my flock; . . . I will require my flock at their hand” (Ezekiel 34:8, 10).

God charges these leaders to feed the flock and watch for their souls (Acts 20:28; Hebrews 13:17). The pastor will be held responsible for the lost souls in the flock. Like a watchman, the pastor must warn the flock of any coming danger. The pastor must teach, preach, and correct, regardless of whether the people listen or not. God sets Himself against those pastors who watch for themselves and neglect the welfare of the people. (See Ezekiel 34:8). It is important to know that God has placed within the church ministers for the “perfecting of the saints” (Ephesians 4:11-12).

#### **IV. Practice Faithfulness**

“Moreover it is required in stewards, that a man be found faithful” (I Corinthians 4:2).

Pastors must be faithful stewards of the Word, proclaiming that salvation is free to all people through faith in Jesus Christ. They should not feel that they need power, position, or material possessions to please God. The only requirement is faithfulness.

#### **V. Practice Integrity**

“It is better to be poor and honest than to be a fool and dishonest” (Proverbs 19:1, NLT).

Definition of *integrity*: A firm adherence to a code of especially moral or artistic values: incorruptibility; honesty.

Integrity is often challenged in financial matters (Luke 16:10-11). Money has the power to take God’s place in a person’s life. It can become his or her master. Many people will do anything for money. They will lie, cheat, and even withhold the tithe and offerings. A reputation of honesty is worth more than money. When we know and love God, poverty is a small price to pay for

personal integrity. There is no real success without personal integrity. True success comes only by God's measures.

Ask yourself this question: "Do my actions show that I sacrifice integrity for financial gain?"

## **VI. Practice Self-discipline**

"But the fruit of the Spirit is love, joy, peace, longsuffering, gentleness, goodness, faith, meekness, temperance: against such there is no law" (Galatians 5:22-23).

"Those who wish to transform the world must be able to transform themselves." – Konrad Heiden

Before one can inspire others, one must first be personally inspired. Our passion and involvement in something are good indicators of what is valuable to us. We cannot help anyone become a disciple of Christ if we are not self-disciplined. God wants to produce this character in us. But to do this He demands our discipline and effort. As we follow Christ, He guides us by His Holy Spirit, and we develop self-discipline.

## **VII. Be a Good Steward in All Areas**

Four of the main areas of stewardship are again mentioned here to show the responsibilities of the ministry.

### **Treasure (Money)**

"The earth is the LORD's, and the fulness thereof; the world, and they that dwell therein" (Psalm 24:1).

The first principle we should understand is that everything belongs to God. Giving of our treasure (money) brings God's blessings on the remaining portion, our family, and the church. Ministers are not exempt from giving the tithe and offerings.

### **Time**

“And a wise man’s heart discerns both time and judgment” (Ecclesiastes 8:5, NKJV).

Ecclesiastes mentions the word *time* thirty-nine times. Time is our most valuable asset in reaping the harvest.

Those who acquire a discipline of time will reap its innumerable benefits and be productive. As stewards we must become astute time managers. Jesus was a wise time manager. We should continuously improve the systems and methods that affect the gathering of a harvest (Fred Childs, “Time Management,” *Pentecostal Herald*, January 2004, 21).

### **Talent**

“For we are his workmanship, created in Christ Jesus unto good works, which God hath before ordained that we should walk in them” (Ephesians 2:10).

God forms our lives into works of art through His Word and our worship. When we give of ourselves to God, we acknowledge that whatever talents we have come from Him. People who refuse to recognize that their talents come from God have a submission problem (Simeon Young Jr., “Stewardship of Talent,” *Pentecostal Herald*, January 2004, 47-48).

### **Truth (Word of God)**

“For the wrath of God is revealed from heaven against all ungodliness and unrighteousness of men, who hold the truth in unrighteousness” (Romans 1:18).

“Of all duties, the love of truth, with faith and constancy in it, ranks first and highest. To love God and to love truth, are one and the same.” – Silvio Pellico



The way a person handles truth is a matter of life and death, deliverance and delusion. Even believing and obeying the truth are not enough. Loving the truth is indispensable. (See II Thessalonians 2:8-12.) Do not take truth lightly.

“Buy the truth, and sell it not” (Proverbs 23:23).

Sin’s hold on the heart is not easily broken. Knowing, obeying, and loving truth makes us free. We must do more than just preserve truth—we must propagate it. We must not only defend truth—we must declare it (I Corinthians 9:16-17) (Mike Williams, “Stewardship of Truth,” *Pentecostal Herald*, January 2004, 10-11).

## What Have You Learned?

1. Illustrate the importance of teaching your flock concerning financial stewardship. \_\_\_\_\_

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2. Why is it imperative for the pastor to cast the vision in the local church?

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3. Explain how David was a good model of a leader when it comes to building the house of the Lord. \_\_\_\_\_

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4. List five benefits of building the worship place with voluntary offerings of the people.

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_
- D. \_\_\_\_\_
- E. \_\_\_\_\_

5. Define what is meant by “mysteries of God.” \_\_\_\_\_

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6. Compare the duties of a pastor with those of a watchman. \_\_\_\_\_

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7. Relate the importance of integrity in financial matters. \_\_\_\_\_

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8. Summarize how self-discipline is necessary in the Christian life. \_\_\_\_\_

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## **Personal Study Notes**

## Chapter 13

# Stewardship and the Church Member

### Key Verse

“Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment?” (Matthew 6:25).

### Lesson Goal

To help church members understand their responsibilities in all areas of stewardship.

### What I Have Learned

Responsibilities of the church member:

1. Support the pastor.
2. Support the local church.
3. Evangelize the community.
4. Watch and be ready for the Lord's return.

Stewardship is not a once-a-year consideration, but a week-to-week, month-to-month commitment requiring discipline and consistency (Randy Alcorn, *Money, Possessions, and Eternity*, 200).

Some reasons why Christians do not give are:

- A carnal spirit

- Spiritual ignorance (a lack of knowledge of the truth)
- Doubt (lack of faith)
- Fear
- False doctrine

Many times these things result in church members not understanding and fulfilling their responsibilities in stewardship. The way to correct these false ideas is teaching.

## **I. Support the Pastor**

Satan is the enemy of every Christian. He places obstacles to hinder, delay, or prevent the practice of good stewardship.

Satan does not want Christians to know nor understand their responsibilities in the area of stewardship toward the pastor and the local church. He knows that once believers gain knowledge through teaching and reading the Word of God, they will come to the understanding that it is their responsibility to support the pastor and the work of God in the community.

As believers acquire knowledge in areas of financial stewardship toward God's work, they will sense the need to obey the Word of God. When they accept their responsibility toward their pastor and the work of God in the community, God will pour out His blessings upon believers and the local church.

Satan knows that it is difficult for you to part with money. He tells you:

- That money belongs to you. You earned it and why should you give part of it to the pastor or church?
- The pastor wants your money; that's the only reason he is a pastor.
- The pastor does nothing to help you.
- If you give tithes and offerings, you will not have enough money for your expenses and family.
- Tithing was only for the people in the Old Testament. You do not have to obey that command because you live under a different dispensation.
- The most important thing to the pastor is your money, not your soul.

Some carnal concepts about financial stewardship are:

- It is my money.

- If I give to the pastor first I will not have enough for myself.
- I am going to give because I know that I will get something in return.
- I will give this amount because I do not need it.
- I will give because if I do not give people will talk about me.
- I am going to give so others will see me when I give.
- God will understand if I do not give the exact tithe.
- God will understand if I cannot give the tithe this week, I will catch up on it later.

If we will trust God with the finances He has given us and invest in His work, He will give us the power to overcome these carnal perceptions. Then, He will help us replace them with right ones.

Correct concepts about financial stewardship include:

- Everything I have belongs to God and I am only His steward.
- My love for God and my obedience to His Word are more important than money.
- I am worshiping God by giving.
- Giving shows my thankfulness unto God.
- Giving sacrificially demonstrates my trust in God to supply all my needs.
- Giving my best and first to God brings blessings.

It is the responsibility of the church members to support the pastor with the giving of tithes.

## **II. Support the Local Church**

In the Book of Haggai, the people were using their poverty and lack of finances as excuses for doing nothing for God. The first chapter reveals the reason for their poverty.

The people were spending money on themselves that they should have been giving to God. Therefore, He put holes in their purses (Haggai 1:6).

God told the people, “Consider your ways” (Haggai 1:7). We can consider our ways by determining what is important to us.

- *Consider what you have done* (1:6). They had neglected the house of God and were putting themselves first instead of God and His work. They were only concerned about their own comforts and needs.
- *Consider what you should do* (1:7-11). Build God's house.
- *Results of considering your ways* (1:12-15). Obedience.

In Haggai 2:1-9 the Lord admonished the people to be strong and work. The message to the people was to rebuild the Temple, because they needed a place of worship.

Likewise, we today also need a place of worship where we can go to hear the Word of God and receive spiritual strength.

People are never too poor to support the work of God. Furthermore they should never be told that they are too poor to give. There is always *something* the believer can *do* or *give* to the work of God.

Haggai encouraged the people to put God first because he knew if they obeyed, God would bless them materially and spiritually.

The people certainly faced opposition, but their indifference was more serious. They had become discouraged and lost interest in the things of God.

The Book of Haggai addresses three problems common to people of all times and gives inspired solutions to these problems.

1. Disinterest.
  - *Problem:* (1:1-15). The people were more concerned for themselves than for God.
  - *Solution:* (1:1-4). Think about God instead of personal needs. Put the work of God first (Matthew 6:33). Do something for God.
2. Discouragement.
  - *Problem:* (2:1-9). The older people who had seen Solomon's magnificent Temple were discouraged because the present Temple was not comparable in glory. They had a strong influence on the younger people, who completely stopped working for God.
  - *Solution:* (1:14). Be strong and work. Know that you are building for the glory of God and not for the glory of man.
3. Dissatisfaction:

- *Problem:* (2:10-23). The people were dissatisfied because they expected three months of work to immediately reverse sixteen years of neglect on their part.
- *Solution:* (2:15-19). Understand that God's blessings cannot be bargained for. It is obedience that brings blessings.

(The previous three points were taken from *Spirit Filled Bible*, NKJV.)

In Haggai 2:18, God said, "Consider now from this day and upward." In other words, look back to the days when you did not put His work first and did not fulfill your responsibilities. You sowed much, but you reaped little. You earned wages, but the wages went into pockets with holes, because you were neither obeying nor putting God first. Now look and consider what will happen if you put God and His work first. "From the day that the foundation of the LORD's temple was laid, consider it . . . from this day will I bless you" (Haggai 2:18-19). The moment we become faithful and obedient we cease to be unfaithful and disobedient. Blessings were promised after obedience to the Word of God.

Exodus 25:1-8 is a good example of the believers' responsibilities. When the people came out of Egypt, God told them to ask the Egyptians for gold and other treasures. The Egyptians were so happy to see them leave they gave the Israelites many material possessions.

Before God gave Moses instructions for the building of the Tabernacle, He already had a financial plan. He told Moses to ask the people to give *voluntary offerings* for the construction of the Tabernacle, which was to be His house and the place of worship in Israel—the place they would receive spiritual strength.

God did not need their resources, but He was testing them to see if they loved Him enough to part with their wealth for the purpose of building His Tabernacle.

God still uses this plan today. He could have spoken and a beautiful Tabernacle would have appeared in the midst of Israel, but He required that the materials for His Sanctuary come from the people.

He still requires something of His people today. God is not going to do everything and He will do nothing until He sees us do something.

No specific amount was required. They were simply asked to *give a voluntary offering* from their heart. When God asks us to give, He asks us to give



our best from our heart. Everyone gave for the construction of the Tabernacle. The ones who had nothing to give gave their labor (Exodus 35:25-26).

It is the responsibility of the church members to build a place of worship for the glory of God by giving voluntary offerings. If they do what they can, God will provide the rest.

### **III. Evangelize the Community**

The first words Jesus spoke after His resurrection were to Mary, “Go to my brethren, and say unto them . . .” (John 20:17); “Then said Jesus unto them . . . go tell my brethren . . .” (Matthew 28:10). (See also Matthew 28:18-19; Mark 16:15-18.)

You will find many verses in the Gospels where Jesus used the two words *go* and *tell*. Jesus said that as Christians we are the light of the world (Matthew 5:14), and the salt of the earth (Matthew 5:13). He also said, “But ye shall receive power, after that the Holy Ghost is come upon you: and ye shall be witnesses unto me” (Acts 1:8).

It is the responsibility of every church member to be involved in evangelizing their community and their world.

### **IV. Watch and Be Ready for the Lord's Return**

“Watch and pray, that ye enter not into temptation: the spirit indeed is willing, but the flesh is weak” (Matthew 26:41).

Many times Jesus warned us to watch and pray. We should be ready for the return and judgment of the Lord.

Watching and praying are joined together to insure that you do not fall into temptation.

“Take ye heed, watch and pray: for ye know not when the time is” (Mark 13:33).

We cannot know the time of our death, nor when we will be called to face judgment. Jesus may come at any moment, in the twinkling of an eye, and we have the responsibility to be ready. If we have been born again of water and

Spirit (repented of our sins, baptized in the name of Jesus, filled with the Holy Spirit), are living a holy life, and are faithful stewards, we will be ready. Otherwise we are unprepared.

We must be prepared, like the five wise virgins, so that when the bridegroom (the Lord) comes, we can go with Him and escape the judgments that will come upon those who are not ready.

“Blessed is that servant, whom his lord when he cometh shall find so doing” (Matthew 24:46).

## What Have You Learned?

1. Express three reasons why people do not give and provide an appropriate response or answer for each.

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_

2. Express five carnal, faulty concepts about financial stewardship and provide a spiritual, correct response to each.

- A. \_\_\_\_\_  
\_\_\_\_\_
- B. \_\_\_\_\_  
\_\_\_\_\_
- C. \_\_\_\_\_  
\_\_\_\_\_
- D. \_\_\_\_\_  
\_\_\_\_\_
- E. \_\_\_\_\_  
\_\_\_\_\_

3. List five things that Satan is prone to tell us about money, and provide a godly response for each.

- A. \_\_\_\_\_  
\_\_\_\_\_
- B. \_\_\_\_\_  
\_\_\_\_\_
- C. \_\_\_\_\_  
\_\_\_\_\_

D. \_\_\_\_\_

E. \_\_\_\_\_

4. Suggest five godly concepts about giving and locate a scriptural reference for each.

A. \_\_\_\_\_

B. \_\_\_\_\_

C. \_\_\_\_\_

D. \_\_\_\_\_

E. \_\_\_\_\_

5. Indicate what one can learn about financial stewardship from Haggai 1-2.

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6. Cite three problems outlined in the Book of Haggai and offer appropriate solutions.

A. \_\_\_\_\_

B. \_\_\_\_\_

C. \_\_\_\_\_

7. Indicate how Exodus 25:1-8 is a good example of the believer's responsibility. \_\_\_\_\_

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**Personal Study Notes**

## Chapter 14

# Motives and Attitudes

### Key Verse

“For where your treasure is, there will your heart be also”  
(Matthew 6:21).

### Lesson Goal

To teach and identify the right motives and attitudes a steward should have.

### What I Have Learned

To identify your true motivation, ask yourself these questions:

- Why do I do what I do?
- Why do I give?
- How do I give?

The proper answers do not come from the lips only but also from the heart. Motivation is *why* you do what you do. Ask yourself what motivates your actions, words, thoughts, and desires. A truthful response will help you to know what truly motivates you.

Motives may be pure or corrupt and evil. Sometimes motives are easily concealed. But a motive can never be kept secret from God’s all-seeing eye. He sees all, knows all, and searches the heart for true motives.

Some examples in the Bible of people who were improperly motivated in their giving include Cain (Genesis 4:3-7); Saul (I Samuel 15); and Ananias and Sapphira (Acts 5:1-10).

“Whosoever is of a willing heart, let him bring it, an offering of the LORD” (Exodus 35:5).

When the time came for the building of the Tabernacle, the instructions from God to Moses gave careful consideration to the *motive* of the people in the giving of their offerings.

“And they came, every one whose heart stirred him up, and every one whom his spirit made willing, and they brought the LORD’S offering to the work of the tabernacle of the congregation, and for all his service, and for the holy garments” (Exodus 35:21).

The dwelling place (the Tabernacle) of God was to be built with the voluntary offerings of His people. The people gave generous offerings because they were motivated by love and a sincere desire to have the presence of the Lord in their midst.

In preparing for the building of the Temple before his death, David said, “I have set my affection to the house of my God” (I Chronicles 29:3) and he gave willingly and generously for its construction. Following the example of their king and leader, the people were motivated to give in the same manner.

“Then the people rejoiced, for that they offered willingly, because with perfect heart they offered willingly to the LORD: and David the king also rejoiced with great joy” (I Chronicles 29:9).

Motivation as well as generosity can be contagious when the people see the example first exhibited in the life of the leader.

“Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver” (II Corinthians 9:7).

“*Purposeth in his heart*” indicates motivation. It is intentional, willing, voluntary, cheerful giving.

“You can give without loving, but you cannot love without giving.”
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— Amy Carmichael, missionary to India

“For God so loved the world, that he gave . . .” (John 3:16).

Christianity is a religion of love, and love is the foundation of our relationship with God. In our Christian life, love must be the motivating factor for all we do, including the giving of self as well as the giving of money. All Christians have the responsibility to give, but more important, they must have a desire to give. Love will motivate giving, and giving is at the heart of Christianity.

“It is more blessed to give than to receive” (Acts 20:35).

Giving can and should be taught, but it is pleasing to God only when it is motivated by love. Love that does not give is questionable love. Giving that does not come from the heart is giving only to be seen by man. God looks on the heart. What man may consider great and impressive actions may be empty actions or “dead works” in the sight of God. On the other hand, the simplest and smallest actions may be great in His sight.

Someone has well said, “Our attitude determines our altitude.”

God is more concerned with the attitude of the giver’s heart than the actual action of giving. Those who give for the purpose of receiving something in return will not be blessed and will never know the true joy of giving.

“It is not the greatness of the help, or the intrinsic value of the gift, which gives it its worth, but rather the evidence that it was given in love and thoughtfulness.” —Hugh Black in *Friendship*

Many of the most quoted Bible references on giving concern motivation and attitude:

“Honour the LORD with thy substance, and with the firstfruits of all thine increase: so shall thy barns be filled with plenty, and thy presses shall burst out with new wine” (Proverbs 3:9-10).

“Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into



your bosom. For with the same measure that ye mete withal it shall be measured to you again" (Luke 6:38).

"But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully" (II Corinthians 9:6).

"God loves a cheerful giver" (II Corinthians 9:7, NKJV).

"For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not" (II Corinthians 8:12).

"And he called unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: for all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living" (Mark 12:43-44).

Love must be the motivation behind all giving. God measures our actions by our motives. Many Christians give as God would have them give, out of gratitude. To those who give out of gratitude, giving is more than a religious duty. It is a joy.

A true desire to give generously and sacrificially comes from a transformed heart. With this transformation come several righteous traits that appear within the regenerated person:

- The desire to seek God's kingdom before anything else (Matthew 6:33).
- Affections that are fixed in Heaven, not on earth (Colossians 3:2).
- Love that is centered on God, not the world.
- A hunger and thirst for righteousness and godliness (Matthew 5:6).
- A desire to obey God's Word and to follow the Holy Spirit's leading.

## What Have You Learned?

1. Quote Matthew 6:21. \_\_\_\_\_

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2. Examine how motives are important in stewardship, and compose a paragraph detailing what you have found. \_\_\_\_\_

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3. Quote II Corinthians 9:7. \_\_\_\_\_

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4. Provide three scriptural references that speak about motivation and attitude in giving.

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_

5. List three righteous traits that appear within a regenerated person.

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_



## Chapter 15

# Maintaining Integrity in Stewardship

### Key Verse

“For a bishop must be blameless, as a steward of God, not self-willed, not quick-tempered, not given to wine, not violent, not greedy for money” (Titus 1:7-8, NKJV).

### Lesson Goal

To understand that integrity is vital to the practice of biblical stewardship.

### What I Have Learned

**Definition of *integrity*:** The word *integrity* comes from the Latin *integritás*, meaning “complete purity.” *Webster’s Dictionary* defines *integrity* as “strict adherence to a code of moral values, artistic principles, or other standards; complete sincerity or honesty.”

In his epistles bearing their names, Paul gave to Timothy and Titus the qualifications of an overseer.

“. . . Without reproach, the husband of one wife, temperate, sober-minded, orderly, given to hospitality, apt to teach; no brawler, no striker; but gentle, not contentious, no lover of money; one that ruleth well his own house, having (his) children in subjection with all gravity” (I Timothy 3:2-4, ASV).

“Someone who is blameless, married only once, whose children are believers, not accused of debauchery and not rebellious. For a bishop, as God’s steward, must be blameless; he must not be arrogant or quick-tempered or addicted to wine or violent or greedy for gain; but he must be hospitable, a lover of goodness, prudent, upright, devout, and self-controlled. He must have a firm grasp of the word that is trustworthy in accordance with the teaching, so that he may be able both to preach with sound doctrine and to refute those who contradict it” (Titus 1:6-9, NRSV).

An overseer is one in a position of authority or in the ministry (a leader). These verses of Scriptures let us know that those who serve in positions of ministry must have the highest degree of integrity. But these virtues are not just for those in leadership. They apply to all Christians.

A good steward has all these virtues:

- Loyalty
- Faithfulness
- Dedication
- Trustworthiness
- Truthfulness
- Humility

These virtues equal integrity. God requires integrity of every Christian. Notice that each of the virtues mentioned above involves inner character. Jesus is more concerned with inner purity than outward actions and appearance. Outward actions must be motivated by an inner purity.

“The greater the Master is, the greater the virtues required in His servant.”  
— *JFB Commentary*, Titus 1:7, Power Bible CD-ROM

Integrity is honesty – simply being what a person professes to be.

“I hope I shall possess firmness and virtue enough to maintain what I consider the most enviable of all titles, the character of an honest man.” – George Washington

We must be honest in all our dealings with God and man. For example, people cheating on an exam or test may seem like a small thing, but this reveals

they are willing to compromise their integrity to gain desired results. This seemingly small thing can be a first step to doing more dishonest things.

Integrity can be seen in the use of money.

A good example of integrity with the use of money is in Genesis 43. When the brothers of Joseph returned from Egypt after buying grain, they found their money had been put back into their sacks. Unknown to them, Joseph had instructed his steward to do this. When it was time for them to return to Egypt to buy more grain, Jacob told his sons to “take double money in your hand; and the money that was brought again in the mouth of your sacks, carry it again in your hand; peradventure it was an oversight” (Genesis 43:12). By this action Jacob showed integrity. He did not want to profit financially from someone else’s mistake. Jacob was blessed for his integrity. When his family was brought to Egypt, Joseph gave them Goshen, the best part of the land of Egypt, and he provided them with food (Genesis 45:1-15).

“He who is faithful (*honest*) in the least is also faithful (*honest*) in much. And he who is unjust (*dishonest*) in the least is also unjust (*dishonest*) in much. Therefore if you have not been faithful (*honest*) in the unrighteous mammon (*money*), who will entrust the true riches to you?” (Luke 16:10-11; emphasis and paraphrase mine).

Airplane pilots and computer operators can push test buttons to see if their equipment is working properly. God has a quick test button He can push to see the level of commitment—our pocketbooks (*Life Application Bible, NIV, 159*).

God tests our integrity by the use of our earthly possessions, and when it comes to money, He tests us to see where our true treasure lies. He tests us to see if we are honest concerning financial matters.

Jesus said, “For where your treasure is, there will your heart be also” (Matthew 6:21). This can also be said in another way: “Where your heart is, there your treasure will be also.”

Integrity is worth more than money and possessions. Possessions or money can be replaced easily but when you lose your integrity it is very difficult to regain, because integrity involves the character of the person.

## What Have You Learned?

1. Define *integrity*. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
  
2. Identify five virtues that all good stewards possess.
  - A. \_\_\_\_\_
  - B. \_\_\_\_\_
  - C. \_\_\_\_\_
  - D. \_\_\_\_\_
  - E. \_\_\_\_\_
  
3. Locate and write out one verse of Scripture on integrity. \_\_\_\_\_  
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## Missionary Spotlight: Georgia Regenhardt

In May 1917, fifteen-year-old Georgia Younger married Henry Regenhardt. Trying to make a home in the aftermath of World War I made Georgia and Henry realize they needed God's help, and they joined the Missionary Baptist Church. Kathadene was born in 1923, Marie in 1926, and William in 1928. Henry became sick in March 1933 and died five days later, leaving Georgia the sole support of her three children.



Georgia moved her family to Corinth, Mississippi. There she attended a tent meeting conducted by A. D. Gurley. She said, "I will never forget how light and clean I felt when he baptized me in the name of Jesus."<sup>1</sup> She received the Holy Ghost in a cottage prayer meeting in 1935. As she spoke in tongues, she saw dark faces pleading with her. She knew God was calling her to Africa.

Georgia worked in a factory to support her family. She also taught Sunday school, promoted missions, read and studied, prayed, and did whatever her pastor directed her to do. When Pentecostal Bible Institute opened in Tupelo, Mississippi, in

1945, Georgia became a student and served as a dorm mother. Her daughters were married and eighteen-year-old William considered himself an adult. It seemed that her dream of going to Africa would become reality.

The Foreign Missions Board appointed Georgia to Liberia on March 27, 1946, to replace the ailing L. E. Haney family. She accompanied Pearl Holmes back to Liberia, landing at Robert's Field on December 28, 1946.

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<sup>1</sup> Nona Freeman, "The Story of Georgia Regenhardt" in *Profiles of Pentecostal Missionaries* by Mary Wallace (Hazelwood, MO: Word Aflame Press, 1986), 175.



Sister Holmes and Georgia rode a bus forty miles from the airport to Monrovia. A three-hour trip by motor launch two days later left her only an hour's walk to the Lutheran Mission. From there it was only a twelve-hour walk to Maheh Mission. Thankfully, Brother Haney had organized four men to carry Georgia in a hammock to the mission through shoulder-high sawgrass, over rushing streams, and across footlogs. Georgia was so happy when the forty-some mile trip from Monrovia was finished and she could relax at the mission with the Haney's.

Maheh mission had extensive orchards and vegetable gardens and fourteen buildings. The school/chapel and two residences had metal roofs; the other buildings used mud and palm thatch construction. The mission was home to nineteen boys and six girls, ranging in age from five days to eighteen years. The children had to be housed, fed, clothed, trained, disciplined, educated, and hopefully brought to a saving knowledge of Jesus Christ.

Brother Haney turned the mission over to Georgia on March 1, and the family planned to furlough as soon as he could find couriers. During the second week of March, a letter from Wynn Stairs, secretary of Foreign Missions, stated that because Otis Petty's health had failed, the Pettys were to close Beajah Mission, turn everything over to Maheh, and return to the States. Although not included in the instructions from Brother Stairs, Brother Petty asked Georgia to take the twenty-two children at Beajah.

If Georgia thought the responsibility of twenty-five children at Maheh was daunting, the prospects of twenty-two more were frightening. How could she ever make her \$60 a month allotment stretch to provide all of the needs? For one thing, more land would have to be cleared and planted.

In August 1947, Gladys Robinson arrived at Maheh to assist Georgia. They made a great team. Besides shouldering the responsibilities of the mission, Georgia and Gladys evangelized the surrounding towns and villages. Their evangelistic trips entailed walking for two or three days or more through the bush (jungle) accompanied by a small group of students who carried bedding, food, clothes, lanterns, and boiled water. Their sacrifices turned to rejoicing as they saw men and women respond to the simple gospel of Jesus Christ.

In April 1948, Gladys departed to establish a mission at Bomi Hills, home of an iron ore mine, leaving Georgia once again alone at Maheh. In December

1949, Pauline Gruse took over the Maheh Mission and Georgia took a well-deserved furlough, arriving in time to spend Christmas with her children.

After graduating from Pentecostal Bible Institute in Tupelo, Mississippi, in 1951, Georgia sailed for Monrovia on May 16 and arrived June 6. The Otis Pettys were at Bomi Hills while Gladys Robinson was on furlough. New missionaries to Liberia included Gene Bailey and Hebert and Dorothy Parks. Georgia returned to Maheh with renewed energy to meet the constant struggles of the mission.

When her furlough came around again, Georgia visited churches in the homeland and then returned to Tupelo, Mississippi, to complete her Bachelor of Theology degree at Pentecostal Bible Institute in the spring of 1955. She returned to the rigors of Maheh in 1956.

Finally, Georgia returned to her family in 1960 and became an instructor and dean of women at Pentecostal Bible Institute. She held those positions until 1970. In 1971 and 1972, she served as the college's librarian.

In the afternoon of July 21, 1976, Georgia Regenhardt bowed in eternal worship to the King of kings. Her earthly service ended as she paid homage to her Lord.