

Smartness of Stewardship

“In the beginning God created the heavens and the earth,” according to Genesis 1:1. Psalm 24:1 tells us, “The earth is the Lord’s, and everything in it.” It is repeated in I Corinthians 10:26, “The earth is the Lord’s and everything in it.” And in James 1:17 it says, “Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.”

A cardinal doctrine in the theology of money is that God owns everything. If God owns everything, then all we have belongs to him. And, if everything belongs to him, we are simply “stewards” who take care of what is God’s.

Stewards are those entrusted with the possessions of someone else. As stewards, we do not really have any money. We don’t own stock or cars or houses or clothes or anything at all. Everything belongs to God and we are the temporary managers of his possessions. The sooner we understand stewardship and operate accordingly, the smarter we are.

Also, God may give or take away items on the basis of our faithfulness in stewardship. However, whether we give or keep should not be motivated by how much we have or don’t have. Our motivation should be to please the owner. Our motivation is to please God.

There are many ways that this whole matter of stewardship may be expressed. None, of course, is greater than that of giving. Giving is a constant reminder to us and an expression to God that it really doesn’t belong to us. Whenever we keep something, we act as if it belongs to us. When we give away according to God’s guidelines, we act as if that something is God’s.

But there is a far more important reason to give than that. It is because God is a giver. That is his standard approach to his possessions. He gives them to others. Since we are stewards of what is God’s, we should treat God’s possessions the way God treats them, and that means we give them away!

Many Christians do not give! The giving proportions in American churches are stunning. Surveys show that 20% of the people give 80%. The remaining 20% is given by an additional 30% of the people. And 50% of the Christians in America give nothing. That has frightening implications. Either most people who claim to be Christians are not Christians or they do not know they are stewards or they sinfully treat what is God’s as if it is their own!

To those of us who are committed Christians and committed stewards the issue is not willingness but information. We need to know God’s theology of how to manage and how to give away what we are convinced really belongs to God. And there are several key biblical principles to guide us.

The first principle is that stewardship is always responsive. God first gives to us and then we give what he has given us to others. The initiative never begins with us. It always begins with a generous Lord. II Corinthians 8:9 says, “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.”

Our giving is always in response to his giving. Thus, we are not primarily motivated by need but by grace. I give to missions because God has given me the gospel.

I give to the poor because God has given to me so that I am not poor. I give to the church because Jesus Christ has given the church to me as a wonderful blessing and fellowship.

Whenever we try to figure out what to give, we must always begin with what we have been given. If God has given us a lot, we should want to give a lot. If we believe God has given us very little, then the appropriate thing for us to do is to give very little. Of course, the truth is that God has given us everything we have—including his Son! That ought to “motivate the socks off us”!

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God has given us everything!

God gives! We respond.

The second principle is that God's giving to us is directed. Therefore, if we are to give as God gives, then we also are to direct our giving to others. In other words, it is not just giving for the sake of giving, but it is giving that is directed somewhere specific to do God's good.

In Paul's stewardship writing to the Corinthians he speaks of a specific giving target to which money was to be directed. It was to relieve the poverty of the "poor saints in Jerusalem." Paul introduces the need in I Corinthians 16:1 and then mentions it again in II Corinthians 8:4 when he talks about "the privilege of sharing in this service to the saints."

There are numerous specific giving targets mentioned in the New Testament. Jesus observes and commends a widow giving her mites at the Temple. Paul argues in I Corinthians for the financial support of apostles, pastors, teachers and missionaries. Much mention is made of giving to help the poor.

Rarely, if ever, is directed giving individually decided. It is always a collective decision. The church decided together that their offerings would go to the poor saints in Jerusalem. This is a powerful principle. Christians are not lone rangers in spiritual growth, in ministry exercise or in financial contributions.

What does this mean practically? It means we should know where our giving is going and that its ultimate use will clearly bring glory to God and please him. We should make sure that the person to whom we give money has a genuine need and that the organization is credible.

We should also avoid unilateral giving. That's why we have the church. That's why we should all participate in the building of a budget. That's why church leaders and Christian organizations must be held accountable. We're representing God!

The third and most practical principle has to do with "how much". Knowing that all belongs to God, how much of what is his does he want us to give away and how much does he want us to retain and work with?

Many Christians believe that the answer is a tithe, or 10%. If it is a simple guideline or starting point, I think that 10% of our gross income is an

okay place to start. In fact, Jesus even affirmed that in Mathew 23:23. However, if it is perceived as a strict rule to be legalistically followed—that is not New Testament stewardship. It is law, not grace, and we might perceive that God has been paid off and the remainder is ours to do with as we please. Tithing is basically an obsolete Old Testament practice that combined taxes and offerings in a law-based theocracy.

The New Testament theology of money calls for proportionate giving. For example, in II Corinthians 8:3 we read, "... they gave as much as they were able." In other words, if they had a lot, they gave a lot. If they had a little, they gave a little. That may have been measured up and down from 10%. In II Corinthians 8:12 Paul says, "... the gift is acceptable according to what one has, not according to what he does not have."

The practice here is not very hard to figure. If we have a lot of money we should give a lot of money. If we have little money we should give a little money. The combination will come out in balance according to II Corinthians 8:13-15. In other words, if you have above average income, give more than 10%. If you are below average give less than 10%. If you are very poor, give very little. If you are very rich, give very much. One very wealthy man gave 90%! The important point to remember is that everyone should give, even if it is only a penny.

The fourth principle is that giving is voluntary. Each of us must voluntarily choose if we will give and how much to give. Since it is an evidence of spirituality and stewardship, it cannot be and should not be externally determined. It's something that has to be decided on our own. Others must not tell us how much to give or manipulate us into involuntarily giving money or possessions.

In II Corinthians 8:3 Paul says that the Macedonian churches "gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints." And II Corinthians 9:7 says, "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." The Greek word here is *hilarion*, which means "hilarious". God loves a hilarious giver. So, it should make you want to laugh out

loud when you write a check to put into the offering plate. That's the way it's supposed to be!

The practical part of this point is obvious. We need to inform and encourage one another in giving, but we should never coerce or enforce giving.

Occasionally I am told that I should lean harder on people to give more money at Wooddale Church. I am reluctant to do that. Instead, I believe that I should call us all to a personal commitment to Jesus Christ. II Corinthians 8:5 says that the Macedonians "gave *themselves first* to the Lord" and then stewardship followed. I would rather have the church shut down than in any way be supported by involuntary giving.

According to II Corinthians 8:2, giving is to be a joy. Let us not do anything that will detract from that joy. But, let us lift up giving for the joy and thrill and cheerfulness that it is!

A fifth, and final, principle is that giving should be planned. The Apostle Paul invited the Corinthians to plan in advance what they would give. Giving was not to be a spur-of-the-moment emotional act. It was to be thought through a year in advance and then the plan was to be deliberately and diligently followed.

II Corinthians 9:7 says, "Each man should give what he has decided in his heart to give." That means that there should be a thoughtful and a prayerful decision made concerning what to give, and that should be done before the gift is given. Plan ahead!

In I Corinthians 16:2 Paul writes, "On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. Then, when I arrive, I will . . . (send) your gift to Jerusalem." They took Sunday collections for a year. The people gave a week at a time as they had planned in advance.

Today, some people give, but they do not commit in advance. I am grateful for their gifts, but I believe that they are not following the New Testament! Advance planning and commitments are the New Testament way!

Personally and practically, I am very deliber-

ate! Charleen and I decide at the end of the year what to give during the next year. We make a list of all of the next year's Sundays and the amount to be given each Sunday. Then we write the weekly checks throughout the year.

This ends our series on the theology of money. Although we've covered a lot, we haven't addressed even a small fraction of all the Bible says about money. But the basic topics have been addressed.

Our purpose has been to help us develop our own theology of money. My prayer is that this may be just the beginning of new adventures in living out our commitment for Christ in the attitude and actions of our finances and possessions.

I conclude with what for me is a favorite verse and a wonderful reminder from II Corinthians 8:9:

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

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