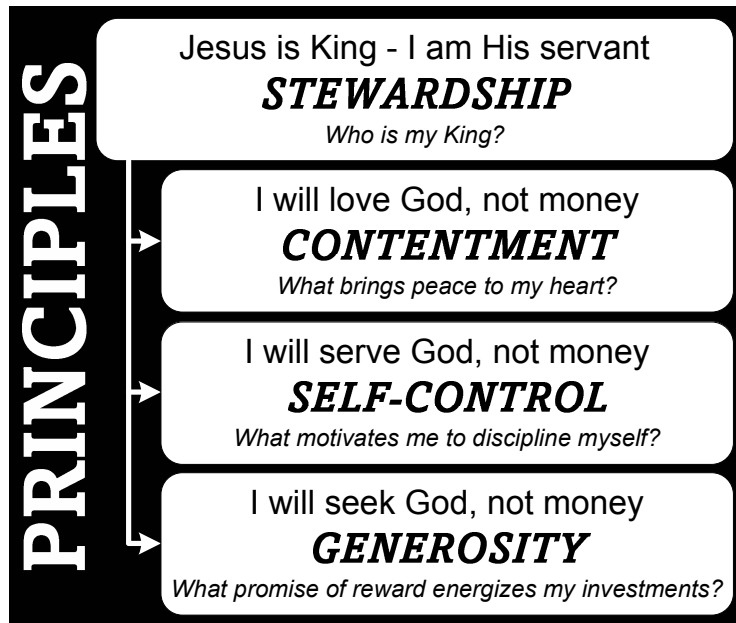


# BEING STEWARDS OF GOD'S MONEY

## Principles & Practices: Practice One



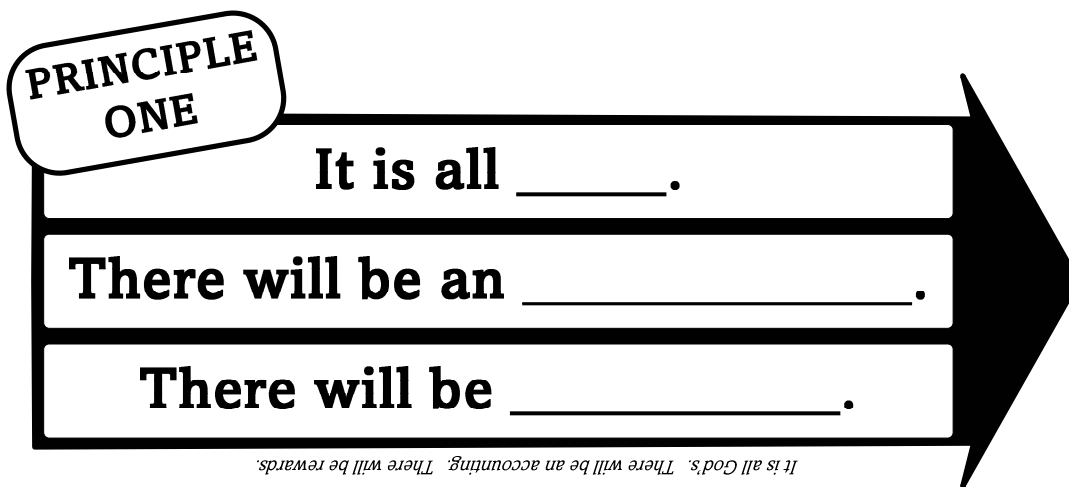
Before we begin our study of the PRACTICES of Biblical financial stewardship, we would be wise to review the PRINCIPLES behind them.

This ties to the X-Changed Life concepts of renewing our mind with the right PRINCIPLES and putting off the wrong practices while we put on the godly ones.

In a sense, the PRACTICES will help us with our canoe paddling techniques. But it is the PRINCIPLES that help us make sure that we are on the right river!

The first PRACTICE follows out of the first PRINCIPLE. In lesson one we learned about STEWARDSHIP. There were three supporting truths we found in the Scriptures that undergird this PRINCIPLE. The following summary "arrow" will help us recall these insights. Try to answer the question and figure out what the missing word is. The answers are upside down on the bottom of this page.

The first one answers, "To Whom does everything belong?" or "Who is the Owner of all things?" The second truth speaks of what will happen on the judgment day (remember, for followers of Christ this is NOT about salvation). Third, what will be given to those who are faithful stewards (managers) of that to which they have been entrusted?



*It is all God's. There will be an accounting. There will be rewards.*



Matthew 6:19-24 (ESV)

<sup>19</sup> "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, <sup>20</sup> but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. <sup>21</sup> For where your treasure is, there your heart will be also. <sup>22</sup> "The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, <sup>23</sup> but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! <sup>24</sup> "No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

**The second specific application that is part of PRACTICE one is captured in the phrase, "I want to send it on ahead." From the context of the passage above, how do we know that Jesus is referring to money when He tells us to "lay up for ourselves treasures in heaven"?**

Ephesians 4:28 (ESV)

<sup>28</sup> Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.

**The third specific application is reflected in the statement, "I will seek to be faithful." As stewards of God's resources, we will be held accountable for our faithfulness. From the passage above, what does this faithfulness include?**

1 Timothy 5:3-8 (ESV)

<sup>3</sup> Honor widows who are truly widows. <sup>4</sup> But if a widow has children or grandchildren, let them first learn to show godliness to their own household and to make some return to their parents, for this is pleasing in the sight of God. <sup>5</sup> She who is truly a widow, left all alone, has set her hope on God and continues in supplications and prayers night and day, <sup>6</sup> but she who is self-indulgent is dead even while she lives. <sup>7</sup> Command these things as well, so that they may be without reproach. <sup>8</sup> But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.

**In addition to honest work, not stealing, and being willing to share, Paul adds to this list in his instructions regarding widows in 1 Timothy. According to verse 8, what is impossible for me to say if I will not provide for my family?**

**The fourth specific application will require more study. It can be summarized by the affirmation, "I will honor God with the tithe." The idea of "tithing" can be controversial among believers. The fundamental question is whether it is still a directive with application to New Covenant believers. Let's study the Scriptures before we make our conclusions.**

**As we begin a study of tithing, we focus first on some definitions.**

Genesis 14:18-20 (ESV)

<sup>18</sup> And Melchizedek king of Salem brought out bread and wine. (He was priest of God Most High.) <sup>19</sup> And he blessed him and said, "Blessed be Abram by God Most High, Possessor of heaven and earth; <sup>20</sup> and blessed be God Most High, who has delivered your enemies into your hand!" And Abram gave him a tenth of everything.

**This incident is referred to in the New Testament as well.**

Hebrews 7:1-10 (ESV)

<sup>1</sup> For this Melchizedek, king of Salem, priest of the Most High God, met Abraham returning from the slaughter of the kings and blessed him, <sup>2</sup> and to him Abraham apportioned a tenth part of everything. He is first, by translation of his name, king of righteousness, and then he is also king of Salem, that is, king of peace. <sup>3</sup> He is without father or mother or genealogy, having neither beginning of days nor end of life, but resembling the Son of God he continues a priest forever. <sup>4</sup> See how great this man was to whom Abraham the patriarch gave a tenth of the spoils! <sup>5</sup> And those descendants of Levi who receive the priestly office have a commandment in the law to take tithes from the people, that is, from their brothers, though these also are descended from Abraham. <sup>6</sup> But this man who does not have his descent from them received tithes from Abraham and blessed him who had the promises. <sup>7</sup> It is beyond dispute that the inferior is blessed by the superior. <sup>8</sup> In the one case tithes are received by mortal men, but in the other case, by one of whom it is testified that he lives. <sup>9</sup> One might even say that Levi himself, who receives tithes, paid tithes through Abraham, <sup>10</sup> for he was still in the loins of his ancestor when Melchizedek met him.

**The point in Hebrews is about Christ's superiority to the Levitical priesthood. But instructive for us is the definition of "tithe" (see verse 9). How much was a tithe?**

Numbers 18:21-24 (ESV)

<sup>21</sup> "To the Levites I have given every tithe in Israel for an inheritance, in return for their service that they do, their service in the tent of meeting, <sup>22</sup> so that the people of Israel do not come near the tent of meeting, lest they bear sin and die. <sup>23</sup> But the Levites shall do the service of the tent of meeting, and they shall bear their iniquity. It shall be a perpetual statute throughout your generations, and among the people of Israel they shall have no inheritance. <sup>24</sup> For the tithe of the people of Israel, which they present as a contribution to the Lord, I have given to the Levites for an inheritance. Therefore I have said of them that they shall have no inheritance among the people of Israel."

**If you have the opportunity, do a concordance study of "tithe" to read all the passages associated with this concept. One thing that is important for us to see is that the Israelite did not just give 10%. In actuality, they gave more. In the Numbers 18 text above, how was this tithe to be used?**

Deuteronomy 12:17-18 (ESV)

<sup>17</sup> You may not eat within your towns the tithe of your grain or of your wine or of your oil, or the firstborn of your herd or of your flock, or any of your vow offerings that you vow, or your freewill offerings or the contribution that you present, <sup>18</sup> but you shall eat them before the Lord your God in the place that the Lord your God will choose, you and your son and your daughter, your male servant and your female servant, and the Levite who is within your towns. And you shall rejoice before the Lord your God in all that you undertake.

**This tithe provided for the sacred festival, and some think it is a second tithe. So what percentage of income are we at so far?**

Deuteronomy 14:28-29 (ESV)

<sup>28</sup> "At the end of every three years you shall bring out all the tithes of your produce in the same year and lay it up within your towns. <sup>29</sup> And the Levite, because he has no portion or inheritance with you, and the sojourner, the fatherless, and the widow, who are within your towns, shall come and eat and be filled, that the Lord your God may bless you in all the work of your hands that you do.

**This third tithe only takes place every how many years? What would that make as the total annual percentage?**

Malachi 3:8-11 (ESV)

<sup>8</sup> Will man rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In your tithes and contributions. <sup>9</sup> You are cursed with a curse, for you are robbing me, the whole nation of you. <sup>10</sup> Bring the full tithes into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. <sup>11</sup> I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the Lord of hosts.

**In the final book of the Old Testament, the prophet Malachi addresses folks who think they are being quite religious. But he says they are robbing God. How so?**

**Since Malachi uses the idea of "robbing God," what does he imply about to Whom the tithes belonged?**

**This still does not answer whether the tithe is mandatory for today since these passages were directed to the people of the nation of Israel. Yet we can see that there was a clear baseline of tithing and that the tithe belonged to God (it was not a freewill offering, which is provided for elsewhere in the Mosaic Law).**

Proverbs 3:9-10 (ESV)

<sup>9</sup> Honor the Lord with your wealth and with the firstfruits of all your produce; <sup>10</sup> then your barns will be filled with plenty, and your vats will be bursting with wine.

Exodus 23:14-17 (ESV)

<sup>14</sup> "Three times in the year you shall keep a feast to me. <sup>15</sup> You shall keep the Feast of Unleavened Bread. As I commanded you, you shall eat unleavened bread for seven days at the appointed time in the month of Abib, for in it you came out of Egypt. None shall appear before me empty-handed. <sup>16</sup> You shall keep the Feast of Harvest, of the firstfruits of your labor, of what you sow in the field. You shall keep the Feast of Ingathering at the end of the year, when you gather in from the field the fruit of your labor. <sup>17</sup> Three times in the year shall all your males appear before the Lord God.

**Another word that we need to define is "firstfruits." From these texts we see that we should honor the Lord with them. What would make giving God the first of the harvest such a challenge (if you were not being ETERNITY-FOCUSED)?**

**The last definition we need is for “freewill offerings.” In a sense, these are offerings that respond to “giving as you are led.” They are beyond what God “expects.” There are two great examples of such offerings - during the building of the tabernacle and then later the temple.**

Exodus 36:2-7 (ESV)

<sup>2</sup> And Moses called Bezalel and Oholiab and every craftsman in whose mind the Lord had put skill, everyone whose heart stirred him up to come to do the work. <sup>3</sup> And they received from Moses all the contribution that the people of Israel had brought for doing the work on the sanctuary. They still kept bringing him freewill offerings every morning, <sup>4</sup> so that all the craftsmen who were doing every sort of task on the sanctuary came, each from the task that he was doing, <sup>5</sup> and said to Moses, "The people bring much more than enough for doing the work that the Lord has commanded us to do." <sup>6</sup> So Moses gave command, and word was proclaimed throughout the camp, "Let no man or woman do anything more for the contribution for the sanctuary." So the people were restrained from bringing, <sup>7</sup> for the material they had was sufficient to do all the work, and more.

**If Moses could say “enough” then it is clear that these “freewill offerings” did / did not (circle one) belong to God (in the sense we saw in Malachi)?**

1 Chronicles 29:3-5 (ESV)

<sup>3</sup> Moreover, in addition to all that I have provided for the holy house, I have a treasure of my own of gold and silver, and because of my devotion to the house of my God I give it to the house of my God: <sup>4</sup> 3,000 talents of gold, of the gold of Ophir, and 7,000 talents of refined silver, for overlaying the walls of the house, <sup>5</sup> and for all the work to be done by craftsmen, gold for the things of gold and silver for the things of silver. Who then will offer willingly, consecrating himself today to the Lord?"

**What can we learn from King David’s challenge to others in offering “willingly”?**

Deuteronomy 14:22-23 (ESV)

<sup>22</sup> "You shall tithe all the yield of your seed that comes from the field year by year. <sup>23</sup> And before the Lord your God, in the place that he will choose, to make his name dwell there, you shall eat the tithe of your grain, of your wine, and of your oil, and the firstborn of your herd and flock, that you may learn to fear the Lord your God always.

**We have worked through basic definitions for tithing, firstfruits, and freewill offerings. But the question remains, “Should we tithe today?” Is there any value in such a practice for believers living under the new covenant? Let’s see.**

**According to the passage above, what was the outcome that God wanted when He instituted the tithe? That is, what were the people to learn?**

Malachi 3:10 (ESV)

<sup>10</sup> Bring the full tithes into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.

**We just looked at this passage in its broader context. But from this specific verse, it seems to be that the tithe can help us learn to trust God’s promises of provision. Do we still need encouragement to that end today?**

Galatians 3:24-26 (ESV)

<sup>24</sup> So then, the law was our guardian until Christ came, in order that we might be justified by faith. <sup>25</sup> But now that faith has come, we are no longer under a guardian, <sup>26</sup> for in Christ Jesus you are all sons of God, through faith.

**Some Christians emphasize the continuity and others the discontinuity under the Old and New Covenants. This certainly impacts one's study of tithing. Yet, Randy Alcorn challenges us to think that even as the Law acts like a tutor or guardian, leading us to Christ. So, perhaps, does the law of tithing give us "training-wheels for the grace of giving."**

Matthew 23:23 (ESV)

<sup>23</sup> "Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cumin, and have neglected the weightier matters of the law: justice and mercy and faithfulness. These you ought to have done, without neglecting the others.

**In addition to the three values that we have seen for tithing, we also have this affirmation from Christ. Does He repudiate tithing? If not, what does He do?**

**When someone affirms the place of tithing in the life of a Christian, there are usually some FREQUENTLY ASKED QUESTIONS. The first FAQ is whether or not tithing promotes legalism? This question is often complicated by a mis-understanding of what legalism really is. The entire letter to the Galatians defends our liberty in Christ. But the issue was not whether there were specifics we should or should not follow (there are numerous examples of these in this letter). Rather, legalism is that "religious principle" that says we must keep the rules in order to be justified (put in right standing with God). If anyone thinks that giving God 10% of our income makes us right with Him, then they are legalists, in the true sense of the word.**

**Professing Christians in the USA only give on average about 2.5% of their income to the Lord's work. Do you think we should be doing at least under grace what we would have been required to do under the Law? Why or why not?**

1 Corinthians 16:1-3 (ESV)

<sup>1</sup> Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. <sup>2</sup> On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come. <sup>3</sup> And when I arrive, I will send those whom you accredit by letter to carry your gift to Jerusalem.

2 Corinthians 9:6-8 (ESV)

<sup>6</sup> The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. <sup>7</sup> Each one must give as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. <sup>8</sup> And God is able to provide you with every blessing in abundance, so that having all contentment in all things at all times, you may abound in every good work.

The two passages on the previous page bring up a **second FAQ** (frequently asked question). “Aren’t we told to give proportionately in the New Testament?” Clearly the texts above (in their broader contexts) say “yes!” But the question we must ask is whether these passages are addressing the regular giving of Christians or a special, one-time campaign? Which is it?

How does that help us in our decision whether to tithe or not?

For those who agree that tithing should at least be the training-wheels for our giving, **another FAQ** arises, “Should I tithe my gross or net (before or after taxes)?” The question comes back to whether or not we believe we get benefits from our taxes (and also the other benefits such a health insurance, retirement, etc.). The reality is that we should be starting with the gross PLUS the value of any and all benefits.

Malachi 3:6-8 (ESV)

<sup>6</sup>“For I the Lord do not change; therefore you, O children of Jacob, are not consumed. <sup>7</sup>From the days of your fathers you have turned aside from my statutes and have not kept them. Return to me, and I will return to you, says the Lord of hosts. But you say, ‘How shall we return?’ <sup>8</sup>Will man rob God? Yet you are robbing me. But you say, ‘How have we robbed you?’ In your tithes and contributions.

**A fourth FAQ** is “Should I pay off my debts first?” Malachi says that we “rob” God when we don’t give Him the tithe. Is our “debt” to God less important than the debt to others?

Malachi 3:10 (ESV)

<sup>10</sup>Bring the full tithes into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.

**A fifth FAQ** relates to, “Whom should I pay my tithe to?” Clearly in Malachi’s day it was into the “storehouse” of the Temple (remember that much of the tithe would have been agricultural products). Some would want to carry this over to our day and say that the local church is now the storehouse. Is there any warrant for that within the text?

Acts 4:34-37 (ESV)

<sup>34</sup>There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold <sup>35</sup>and laid it at the apostles' feet, and it was distributed to each as any had need. <sup>36</sup>Thus Joseph, who was also called by the apostles Barnabas (which means son of encouragement), a Levite, a native of Cyprus, <sup>37</sup>sold a field that belonged to him and brought the money and laid it at the apostles' feet.

If we reject “storehouse tithing,” then we might be tempted to just tithe to ourselves and to the discretion of our desires in doing what we deem is the “Lord’s work.” What is the example given to us in Barnabas’ giving?

Acts 5:1-11 (ESV)

<sup>1</sup> But a man named Ananias, with his wife Sapphira, sold a piece of property, <sup>2</sup> and with his wife's knowledge he kept back for himself some of the proceeds and brought only a part of it and laid it at the apostles' feet. <sup>3</sup> But Peter said, "Ananias, why has Satan filled your heart to lie to the Holy Spirit and to keep back for yourself part of the proceeds of the land? <sup>4</sup> While it remained unsold, did it not remain your own? And after it was sold, was it not at your disposal? Why is it that you have contrived this deed in your heart? You have not lied to men but to God." <sup>5</sup> When Ananias heard these words, he fell down and breathed his last. And great fear came upon all who heard of it. <sup>6</sup> The young men rose and wrapped him up and carried him out and buried him. <sup>7</sup> After an interval of about three hours his wife came in, not knowing what had happened. <sup>8</sup> And Peter said to her, "Tell me whether you sold the land for so much." And she said, "Yes, for so much." <sup>9</sup> But Peter said to her, "How is it that you have agreed together to test the Spirit of the Lord? Behold, the feet of those who have buried your husband are at the door, and they will carry you out." <sup>10</sup> Immediately she fell down at his feet and breathed her last. When the young men came in they found her dead, and they carried her out and buried her beside her husband. <sup>11</sup> And great fear came upon the whole church and upon all who heard of these things.

**As we continue thinking about the question of to whom we should pay the tithe, how does this passage warn us?**

Haggai 1:4-6 (ESV)

<sup>4</sup> "Is it a time for you yourselves to dwell in your paneled houses, while this house lies in ruins? <sup>5</sup> Now, therefore, thus says the Lord of hosts: Consider your ways. <sup>6</sup> You have sown much, and harvested little. You eat, but you never have enough; you drink, but you never have your fill. You clothe yourselves, but no one is warm. And he who earns wages does so to put them into a bag with holes.

**A last FAQ is, "What if I can't afford to tithe?" For a nation as rich as the USA, this seems almost obscene to ask in light of the generous giving of poor believers around the world who go without food in order to be able to share. But, apart from that comparison, what argument does the prophet Haggai give in response to this question?**

**Review the four specifics to PRACTICE ONE: "I practice living ETERNITY-FOCUSED" by completing the chart below.**

<b>1</b>	All I "own" belongs to _____	I want to send it on _____	<b>2</b>
<b>3</b>	I will seek to be _____	I honor God with the _____	<b>4</b>

**PRACTICE ONE**