



**IMPLE
TIMULATING
TUDIES**

IN...

**CHRISTIAN
STEWARDSHIP**

BY EVANGELIST DONALD G. HUNT

*Simple, Stimulating
Studies*

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PUBLISHED AND FOR SALE BY

The Voice of Evangelism

Box 431

Ottumwa, Iowa

U. S. A.

Simple, Stimulating Studies in Christian Stewardship

3

By Evangelist Donald G. Hunt

Man's acknowledged failure: Man has not enjoyed the peace of mind, the prosperity in all walks of life, and the lasting happiness for which he yearns. Sorrow, disappointment, and fear beset him on every hand. He has unceasingly tried to overcome his circumstances and to usher in an age of peace, prosperity, and happiness. The channels of pleasure, treasure, education, socialization, and modern inventions and conveniences, which he has tried, have not culminated in the desired ends.

The reason for man's chaotic condition is accountable to the fact that man has lost sight of the true purpose of this life, the true goal, and the true way to reach the blessedness for which he yearns and seeks. A knowledge and application of Christian Stewardship according to God's Word form the divine way to man's highest earthly attainments and to the "City Four-Square", where none of earth's hindrances and disappointments can enter.

The purpose of these studies is to ascertain and apply God's principles of stewardship to our lives. Let us approach these studies with the spirit of submission and prayer that we may learn God's will for us and that, having learned it, we may be of the disposition of mind and heart to commit our lives unto God Himself. Be sure to look up all Scripture references cited. Memorize those in *ITALIC CAPITALS*.

Section One

WORTHWHILE CONSIDERATIONS ABOUT STEWARDSHIP

I. What stewardship is:

Stewardship is the managing of affairs or goods that belong to another. Although a steward is not owner, he is responsible to the owner for caring for the goods entrusted to him.

II. How we know that God owns everything and that man is but a steward:

1. *Everything is God's by right of creation.* Gen. 1:1-27 tells how that God created everything. If He created everything, then everything is His. Although the devil may try to usurp God's right and many people may

neglect to acknowledge God's ownership, yet these do not alter the fact that God has a creative right to everything.

2. *The Bible plainly declares God's universal ownership.* Study the following Scriptures: Deut. 10:14 (heaven, earth, everything in earth); Psa. 24:1 (earth completely, everything dwelling on earth); Hag. 2:8 (silver and gold); Psa. 50:10-12 (all beasts, cattle, fowls, the whole world); Jas. 1:17 (everything good and perfect); Eze. 18:4 (every soul).

3. *Several parables are based upon the fact of God's ownership and man's stewardship.*

(1) The parable of the talents (Matt. 25:14-30).

(2) The parable of the vineyard (Matt. 21:33-41).

(3) The parable of the crafty steward (Luke 16:1-12).

4. *The fact that man brought nothing into this world and will take nothing out proves that he is not actually owner.* The Bible plainly states this fact (I Tim. 6:7), and we know that it is true by observation. If man brought something into this world, he could take it out, for it would be his. The fact that he can take nothing out of this world is definite proof that he is not owner.

5. *The fact that God tells man what he must do and what he must not do is sufficient proof that man is trustee of God's possessions and not owner.* Beginning in the Garden of Eden, God has given to man certain commandments and prohibitions. Man, as trustee, must heed the wishes and will of God the owner.

6. *The fact that man must render an account to God in judgment proves that man is not owner.* This he must do (Rom. 14:12; II Cor. 5:10). If man owned himself, then he would not have to give an account to God. But, since he is steward and not owner, God will call him to a reckoning.

7. *The fact that God can call us away from this life at anytime proves that we are His and not our own.* James says that we should say that we shall do this or that tomorrow **IF THE LORD WILLS THAT WE LIVE AND DO THIS OR THAT** (Jas. 4:13-15). When a great wind brought the house down upon Job's sons and daughters, killing them, Job said, "The Lord gave, and the Lord hath taken

away" (Job 1:18-21), thus indicating God's sovereign right over our lives and breath. Daniel reminded Belshazzar that his breath was in the hand of God (Dan. 5:25). The rich fool is a notable example of one who acted as if he were not steward but owner, both of his own life and of his possessions (Luke 12:16-21).

III. What stewardship means to our lives:

1. *All of life is a trust.* Our lives are not our own to do with as we please, but our lives are grants from God to use as He directs.

2. *Man is a dependent being.* He is completely dependent upon God for everything—life, physical sustenance, spiritual guidance and help.

3. *Our obligation to God is more than the practicing of a few religious ceremonies on Sunday.* It is an everyday, every matter affair embracing all of our lives.

4. *Every gift, every talent, every possession, every moment, every opportunity, and every blessing is a responsibility before God.* We must be certain to use all of these things in accordance with the will of God.

IV. What God demands of us as stewards:

1. *A sensible recognition of what He has entrusted to us.* At one time, Moses failed to recognize his God-given ability to be the deliverer of God's people. Because of this, God's wrath was kindled against him (Exo. 4:10-14a). Surely, God would not have become angry with Moses had Moses been unable to do what God had asked. Consequently, if we do not have a sensible recognition of what abilities God has given us, we shall fall far short of the service that God expects us to render.

2. *Faithfulness in administering our stewardship.* Even in the affairs of this world, stewards and trustees are required to be faithful. Even so, God requires stewards to be faithful in whatever trust has been given to them. (I Cor. 4:2).

3. *Fruitfulness in proportion to our abilities and opportunities.* The parable of the talents shows that the master was equally pleased with the five-talent man who gained other five talents and the two-talent man who gained two other talents (Matt. 25:14-30). Had the one-talent man gained one other talent instead of burying his talent, the master would have been just as pleased with him as with

the others. Luke 12:47,48 shows that where much is given, much will be required. Surely, if God is to be a righteous judge, and He is to be (II Tim. 4:8), He will require fruit of us according to our abilities and opportunities. In accordance with this principle, Jesus severely upbraided those cities wherein most of His mighty works were done because they hadn't repented when they had such exalted privileges to do so (Matt. 11:20-24). Notice that He said that it would be more tolerable in the day of judgment for Tyre, Sidon, and Sodom than for the cities where He had done so many of His mighty works. Those Old Testament cities had not had the privileges that Chorazin, Bethsaida, and Capernaum had had.

V. The Christian attitude toward stewardship:

1. *He accepts the fact that he and his are not his own.* See I COR. 6:19. Acts 4:32 says that none of the Jerusalem church said that any of the things which he possessed were his own. Notice the difference between ownership and possession. "Ownership" means that something is actually one's own. "Possession" means that something is in one's care, whether he owns it or merely holds it for another.

2. *He determines to submit himself to God, to glorify God in his body and spirit, which are God's.* See I COR. 6:20. Everything that he does and says is to be done in the name of Christ (COL. 3:17) and to God's glory (I COR. 10:31). This requires that his whole life be lived according to the will of God. Therefore, he presents his body a living sacrifice to God and refuses to live like the world around him. (ROM. 12:1,2). Truly, it can be said of a Christian that he does not live his own life, but that Christ lives within him (GAL. 2:20). In Acts 27:23 (read it), Paul not only acknowledges God's ownership of his life, but that he serves God in consequence of that fact.

In connection with this section, let us make an interesting observation from two appropriate Scriptures. Rom. 14:8 says that we are to live unto the Lord and to die unto the Lord because we are His, both in life and in death. Therefore, Paul said, "Christ shall be magnified in my body, whether it be by life, or by death. For to me to live is Christ, and to die is gain" (PHIL. 1:20,21).

VI. The Bible pictures examples of both good and bad stewardship:

1. *The parable of the pounds illustrates both (Luke 19: 12-27).*
2. *The rich man of Luke 16:19ff illustrates bad stewardship.*
3. *Jesus' picture of judgment in Matt. 25:31-46 illustrates both.*

VII. Some hindrances to good stewardship:

1. Ignorance.

(1) Ignorance as to the fact that we are stewards and not owners. So many people have never realized this fact. Consequently, they think nothing of neglecting the will of God in their lives.

(2) Ignorance as to how to execute that stewardship acceptably to God. Only as one understands the Bible can he know what God expects of him. Without a knowledge of God's requirements, men cannot do His will. Here is why so many today are failing to measure up acceptably.

2. *Wrong ambitions in life.* Many today know what God would have them do, but they have ambitions in life that keep them from doing the will of God. When one's ambition in life is wealth, pleasure, comfort, fame, popularity, hobbies, etc., it will soon be evident that such a one is not serving God completely. God says that no man can serve two masters (Matt. 6:24). While the physical necessities of life and things legitimate have their place in life, let us remember that we are to seek God's kingdom and God's righteousness instead of anything else, and the promise is that we shall have the things needed (Matt. 6:25-33). In this class of persons with the wrong ambitions in life are to be found a great host of persons who intend to do right, but neglect the will of God for these other matters.

3. *Deliberate disobedience.* Yes, there are actually those who deliberately disregard what God says for them to do and not to do. The commandments of God mean nothing to them, and they do not hesitate to go directly against God's prohibitions.

4. *Waste.* When one wastes money, he cannot execute an acceptable stewardship. When one wastes time, he

can't. When one wastes opportunities to serve, he cannot please God. When one wastes his abilities instead of using them, he cannot bear fruit to God like he should. Friend, just think how many people living today think nothing of wasting money, of wasting much time and many days, of wasting opportunities, and of wasting abilities. This robs God of the glory and service due Him.

5. Failure to do three things:

(1) Love God with all the heart, soul, mind and strength (Mark 12:32,33) will cause one to fail in his stewardship. Love causes us to obey God and makes the obedience acceptable (John 14:15; 1 John 2:5).

(2) Observe heartily the golden rule and Christ's new commandment (Matt. 7:12 and John 13:34). If you do not have the love toward your fellowmen that you should have, naturally you fail in your stewardship of life, for you will not be a soul winner nor benevolently-minded as you should be.

(3) Master one's own spirit (*PROV. 16:32*). If one cannot control himself, and so many lack will-power to do what is right and self-control to keep from doing what they know is wrong, then executing a faithful stewardship is impossible.

VIII. What poor stewardship does:

(You are suggested to bring forth ways in which the following are true and personal instances that you know that illustrate the following):

1. Look what it does to God:

- (1) It robs God of our service.
- (2) It robs God of the praise that our lives should bring Him.
- (3) It robs God of money needed for the advancement of His kingdom.
- (4) It robs God of souls that might be brought to Him through us.
- (5) It robs God of glory that would be brought to Him through godly lives.

2. Look what it does to us:

(1) It makes us selfish, living only and uppermost for self.

(2) It robs us of many special blessings from God, such as peace, joy, assurance, and hope that come when we live for God.

(3) It will bar us from heaven itself in the end.

3. *Look what it does to others:*

(1) It sets a bad example that will hinder others around us.

(2) It neglects lost sinners and spiritually-weak brethren who need us to help them get right with God.

(3) It deprives faithful laborers of much-needed help. Because some hold back, it heaps heavier and heavier burdens upon the already-laden shoulders of the faithful.

(4) It needlessly shuns the cries of the needy when we have material things with which to help them.

4. *Look what it does to the church:*

(1) It weakens the church. Every poor member hinders the church.

(2) It ruins the influence of the church. Because of unfaithful or untrue members, people on the outside point an accusing finger at the church.

(3) It robs the church of money, laborers, glory, and converts.

(4) It fills the church pews with unconverted, unspiritual, lukewarm, hypocritical, God-robbing "members".

IX. What faithful stewardship will do:

1. *It will glorify God in our lives.* When we live as God directs, it glorifies Him in the presence of men (Matt. 5:16).

2. *It will bless our lives with the greatest earthly joy and satisfaction possible.* Ask the individual whose life is truly a living sacrifice to God and see if he is not a happy, satisfied person.

3. *It will bless the lives of those about us:*

(1) It will bless them spiritually:

A. Sinners will be led to Christ through us.

B. Saints will be strengthened and encouraged because of us.

(2) It will bless them socially and morally:

A. A faithful Christian is a good neighbor and friend.

B. Faithful Christians leaven human society for good.

a. They maintain a good influence in their own lives.

b. They take a definite stand against those things that are evil.

(3) It will bless them materially: If they are in need and we have anything at all, as Christians, we shall help them, even as we have been taught by Christ.

4. *It will make the church the power that it ought to be.* Visualize what the church could be in your community if every professing member accepted the fact that he was a steward and faithfully executed his life as a sacred stewardship before God. Even if others are not doing it, be sure that you are, and God will have a fine start.

5. *It will cause us to be careful about little things.*

(1) It will cause us to be careful about little wastes of money, time, and opportunity, for each has become sacredly-precious as trusts from God for which we must ultimately render an account.

(2) It will cause us to value little financial amounts, little moments, and little opportunities, for most great achievements began with the insignificant. Let us remember that the dollar is made up of little pennies, and the hour of little minutes. Truly great men have taken the time and opportunities that other folks idle away and have achieved great and staggering things. Let every Christian learn this lesson well.

6. *It will obtain the favor of God and assure us of heaven.* Surely, if this life is anything, it is a preparation ground for the life to come. Only by living according to God's will can we be prepared for eternity.

—QUESTIONS—

1. Point out several indications that man has not achieved his true goal.
2. Why has man thus failed?
3. What is the meaning of the word "stewardship"?
4. Give as many reasons as you can that prove that God owns everything.
5. What character acted as if he were owner rather than steward?
6. What does stewardship mean to our lives?
7. What three things does God demand of us as stewards?
8. What should be the Christian's two-fold attitude concerning stewardship?
9. Give some examples of both good and bad stewardship recorded in the Bible.
10. Name and discuss various things that hinder good stewardship.
11. What does poor stewardship do to God?
12. What does poor stewardship do to us?
13. What does poor stewardship do to others?
14. What does poor stewardship do to the church?
15. Name some of the things that faithful stewardship will do.
16. Quote I Cor. 6:19,20.
17. Quote Col. 3:17.
18. Quote I Cor. 10:31.
19. Quote Rom. 12:1,2.
20. Quote Gal. 2:20.
21. Quote Phil. 1:20,21.
22. Quote Prov. 16:32.

Section Two

STEWARDSHIP IN FINANCIAL MATTERS

I. How should a Christian make money?

1. He is to work and earn his livelihood.

(1) The first man Adam was placed on the earth to dress or tend the earth (Gen. 2:15). After the fall into sin, God sent him forth out of the garden "to till the ground from whence he was taken" (Gen. 3:23).

(2) Hard and steady work has proven to be one of the greatest blessings to men's lives, for without it, their lives become filled and saturated with sin. Labor is enjoined in the Bible (Eph. 4:28).

(3) Paul gave orders to the church at Thessalonica that if any did not work, neither should he eat (II Thess. 3:10).

2. Ways in which a Christian is not to receive his money:

(1) He is not to steal (Eph. 4:28; Rom. 13:8-10). An extortioner will not go to heaven (I Cor. 6:10). The word "extortion" means the act of twisting something away from another. Perhaps, many so-called business deals are nothing but crookedness that come under the Bible condemnation of "extortion." No doubt; merciless eviction or many heartless foreclosures of mortgages upon poor widows and their families by those who are not in need of the money may be "legal" as far as the law is concerned, but it may be "robbery" as far as God is concerned.

(2) He is not to gamble for his living. Gambling is becoming a greater menace all the time. Its drawing feature is its "get-rich-in-a-hurry" feature. One cannot gamble and observe the golden rule at the same time, to say nothing of Christ's new commandment that we love one another as He loved us. Covetousness, anger, and trickery that are fostered by gambling are definitely condemned by the Bible.

(3) Whatever a Christian works at must be a "good" work. *EPH. 4:28* says that it must be. This would surely exclude his working in a distillery, growing tobacco for the market, working in a nightclub, selling tobacco, and many other such jobs that might be named. A Christian is to work at only those things that are right within themselves. God expects him to quit any other kind of a job . . . and, surely, if we quit a job because it is not the right kind of a job, then it is up to God to help us find the right kind of a job by which we can support ourselves and our families. This, He has promised to do (*MATT. 6:33*).

II. The manner in which most people spend their money:

1. *They purchase those things that they need (this is first).*

2. *They use the remainder in buying whatever they WANT, such as extra clothes, modern home-conveniences, traveling and vacationing, amusements, knick-knacks and trinkets, etc. If possible, some is put away in savings. Of course, the exact proportions invested in savings and that which is spent in easy careless living depend upon the nature of the individual.*

3. *If they happen to be in a church service, they may contribute a meager amount, just as the mood strikes*

them. If there is a benevolent drive of some kind, they may likewise contribute something to it. But, they have no certain portion set aside for such purposes. They have no system about their giving.

III. A Christian's three-fold financial obligation:

1. He has an obligation to God for supporting those who are teaching and preaching the gospel. (1 COR. 9:14; Gal. 6:6; I Tim. 5:17,18).

2. He has an obligation to support those who are dependent upon him for their material needs (1 TIM. 5:8).

3. He has an obligation to support the needy (EPH. 4:28).

Following are somewhat detailed discussions of how to execute this three-fold financial obligation.

IV. Financially supporting the work of the gospel:

1. If the gospel is to be preached to every creature (and it is, Mark 16:15), lives must be expended in that service. Those whose time and lives are consumed in teaching and preaching God's Word are to be supported financially (reread I Cor. 9:14; Gal. 6:6; I Tim. 5:17,18). The same was true with reference to the Levites in the Old Testament, whose time was consumed with religious service. They were given no inheritance in the land, for their time was to be used performing religious service instead of in occupational labor (Num. 18:20). You may ask, "How were these to live, then, if they had no time for occupational work and were given no inheritance in the land?" *Instead of an inheritance, their portion was from the things presented to God upon the altar and in the temple—that portion being the tithes and offerings of the people (Num. 18:21-24) and a designated portion of the sacrificial offerings made by the people (Lev. 6:14-29).*

2. Why we believe that tithes and offerings form the way that the work of the gospel is to be supported:

(1) When God set apart a group of men from the rest of the people to devote their entire time to religious service, He ordained that they should be supported by the tithes and offerings of the people. See the discussion above concerning the Levites. **WE CANNOT SEE HOW THAT THAT PLAN CAN BE IMPROVED UPON.** Name an improvement, if you can.

(2) When Paul wrote of preachers' right to financial

maintenance, he referred to the Old Testament system of supporting the Levites (I Cor. 9:4-14).

(3) The argument from *HEB. 7:8* ("And here men that die receive tithes; but there he receiveth them, of whom it is witnessed that he liveth"). There are those who argue that this refers to Melchizidek instead of to Christ, our eternal high priest. But, even if it would, the argument for tithes and offerings would still stand. In this 7th chapter of Hebrews, the superiority of the priest Melchizidek to Abraham is argued in view of the fact that Abraham tithed to him. Then, because Levi (a descendent of Abraham) symbolically tithed to Melchizidek through Abraham, the chapter argues for the superiority of the Melchizidek priesthood to the Levitical. But, if Christ today does not receive the tithes and offerings from His people, His priesthood would be *INFERIOR* to both that of Melchizidek and Levi, for they both received tithes. Regardless of the position taken concerning this verse, the argument for tithes and offerings still stands.

(4) Tithes and offerings unquestionably formed God's plan for the support of His work in Old Testament times. It is a fact that in no place did the New Testament lower an Old Testament standard. On the contrary, in many places, the New Testament standard is much higher than the Old.

A. In the matter of what constitutes murder in God's sight (Matt. 5:21-26; I John 3:15).

B. In the matter of what constitutes adultery in God's sight (Matt. 5:27,28).

C. In the way that we are to treat those who do evil to us (Matt. 5:38-44).

Try to give just one reason why God **WOULD** lower the financial standard.

(5) The church in the beginning was made up strictly of Jews who had been under the law and who had been paying tithes and offerings for generations. This cannot be denied. Now, would it not seem strange that if a Jew, who had been paying tithes and offerings under the law of Moses (the ministration of death—II Cor. 3:7), accepted Christ that he would immediately bring less to the Lord's work as a Christian than he had been bringing as a Jew? This cannot be refuted.

(6) Most of the objections offered today against the plan of tithes and offerings could likewise have been offered by the Jews during Old Testament times:

A. Some today say, "I cannot afford to bring a tithe." But, the financially-poor Jew could have said the same thing, but would that have excused him for disobeying God's plain law? Notice these two following considerations:

a. Some of the disobedient, non-tithing Jews had a lot less than they would have had if they had tithed. God smote their land with many kinds of plagues and pestilences. God promised to stop the plagues when they brought their tithes and offerings (Mal. 3:10,11). God has a way of dealing with our disobedient ways.

b. If a Jew who farmed just small patches of land with a team of oxen and a crude plow brought his tithes and offerings, is it not unreasonable for us today, who farm many acres with power machinery, to say that we cannot afford to bring our tithes and offerings?

B. Some today say, "Such a plan is not adequate, for some are able to give much more than others." But, such an objection overlooks the fact that there is absolutely no limit to the amount of offerings that people who are able are to bring. It is not that the poor man is to bring less than the minimum, but that the rich man is to bring more.

The following reasons should commend themselves to thinking people as to the "reasonableness" of tithes and offerings.

(7) Bringing tithes and offerings has proven its superiority to other methods of finance inasmuch as wherever it has been followed congregations have had money to carry out their work. This is more than can be said concerning most other methods. Many fine testimonies are available from congregations that have dropped other common practices of financing the work of the church in favor of bringing their tithes and offerings. Those that have tried it are "sold" on it.

(8) Many people can mark great spiritual progress in their lives from the day that they began bringing their tithes and offerings. "Greater faithfulness," "Greater interest in the work of the gospel," "Greater interest in

hearing preaching," and "Greater interest in going far beyond the tithe," are just some of the many personal testimonies that we have received from people.

(9) This system relieves one of the temptation of giving less or of not giving at all when the income is a little short and the expenses rather high. When one sets aside a definite portion of each pay-check for the Lord's work, many temptations are automatically eliminated that come when one gives otherwise. When one waits until the collection plate is passed and then decides how much he will take from his pocketbook, many times he is sorely tempted not to give as much as he ought to give. When income runs low and expenses high, then one needs a great faith. Many cut down on their giving at such times. But, if one regularly brings his tithes and offerings, he will not suffer the temptation to bring less to God. He will know what it means to walk by faith and to trust God to provide for him as He has promised to do.

(10) It is fair in every way to everybody. He who has received the most of this world's goods gives the most. He who has been financially-blest but little does not have to match the gifts of the well-to-do. No other method is so honest and so fair to all concerned.

(11) It is systematic and businesslike. An orderly man is a progressive man . . . and such a man is orderly with his money as well as with his other interests. Proportionate giving is wise, reasonable, and it commends itself to the intelligence of thinking men. Many who do not give proportionately give far less than they imagine. Some argue against tithing, saying that they now give far more than a tithe. But, time after time, when such men have conscientiously become tithers, they have said that they weren't giving as much before as they thought they were and not nearly as much as under God's system. When one brings his tithes and offerings, he knows exactly how much he has brought.

3. *Other methods of financing the work of the gospel commonly used today, but which are not right:*

(1) Free-will offerings from an UNTAUGHT membership. Without any instruction from God's Word, men and women just give as much or as little as their human inclination moves them to give. While this is a most common practice, yet it is governed more by feelings than by faith and knowledge.

(2) The pledge method. The annual budget is read, and pledges are received from the various members as to how much each one will give. If God's plans is followed, the budget will be balanced without all of this every year. Christians ought to be so concerned over the work of the kingdom that merely pledging sufficient amounts to meet operating expenses should cause them to hang their heads in shame! Let us not stop until we have "pledged" to GOD our full tithe and offering. Then, the church will "go over the top" every time.

(3) Subscription papers. When money is needed for a particular project, a paper is passed, and each signs how much he will give toward it. This is not necessary when members bring their tithes and offerings. The church will have "ready cash" to take care of all its work.

(4) Subsidizing the treasury in the amount of its deficit at the end of year or when additional funds are needed. What a shameful sight to see church people standing around the one keeping books, asking, "How much are we short?" Then, when they find out, each throws in enough to make up the deficit. Such a sight shows that people have failed to give regularly and faithfully. Such a church cannot go forward, for all that it seems concerned about is "breaking even".

(5) Solicitation of funds from business houses and people of the community. This is really nothing short of begging, such a disgraceful thing when done in the name of the Lord! Jesus came not to be ministered unto, but to minister and to give His life (Matt. 20:22). Surely, His church should be the same way.

(6) Money-making schemes, such as pay-dinners, bake-sales, quilt-raffles, rummage sales, junk-sales, ice cream socials, oyster-stews, etc. These, of course, surely testify to the spiritual weakness of the members and give thinking people a lower idea of the true greatness of the church!

4. Motives for giving to the Lord's work:

(1) Wrong motives:

A. Some give heartlessly as necessary drudgery.
See II Cor. 9:7.

B. Some give for business or political influence.

C. Some attempt to "buy God off", as it were, seeking to buy their way into heaven apart from living for God. We are to give ourselves first to the Lord. See II Cor. 8:5.

D. Some give for personal respectability. They think, "What would people think of us if we didn't give?" So, they give something. Sometimes, people make sizeable gifts because they know that people will really brag on them. If they seek the praise of men by their giving, they have their reward from men and not from God. See Matt. 6:1,2.

E. Some give sentimentally. The amount given will be in proportion to their personal like for the preacher. Another man, equally as faithful to God and as worthy, may starve to death because they do not know or like him as well. This is not right.

F. Some give purely out of habit, giving something whenever the collection plate is passed merely as habit rather than as a conviction. Some people have the habit of giving 25c or 50c every time that the plate is passed. If during a revival meeting the plate is passed just twice, that is all that they will give. If it is passed more frequently, then, of course, they will have given more. Such giving is like milking a cow—if you fail to milk the cow at the regular time, you just lose that much milk.

(2) The right motive: A Christian should bring his tithes and offerings to God because he loves God, because he desires to see the gospel preached, and because he conscientiously wants to do the will of God. These motives are heavenly motives, unaffected by the circumstances of life or the practice of surrounding men.

V. Financially supporting our dependents:

1. *No Christian will neglect the honest support of his family:*

(1) One who does is worse than an infidel (I Tim. 5:8).

(2) It is only natural for one to love his very own and to provide for them. Even the people of the world do this.

2. *Many say, "If I provide for my family, I cannot afford to pay a tithe to the Lord's work." But, listen:*

(1) Many may misconstrue what is meant by "providing for one's own". One is bound by divine authority

to supply their NEEDS (compare I Tim. 6:8 to see what is meant by "needs"), but God has not commanded us to supply our dependents with all kinds of luxuries, either large or small. You cannot deny the following: **IT IS BETTER NOT TO BUY UNNECESSARY THINGS FOR ONE'S FAMILY THAN TO NEGLECT GIVING THE LORD HIS TITHE!**

(2) The average family buys many things that it could get along without, especially when necessary to "short-change" God to buy them. Here are some ways that families could give more to God:

A. Much is thoughtlessly wasted, a little here and a little there. Often the baby and the children have so many toys and playthings that they do not know which to play with, and they are thankful for none of them. Many foolish purchases are made, when better buys could be made.

B. Even sinful habits and amusements claim certain amounts of most families' money that ought to be given to God. Just think of the amounts consumed for tobacco, indecent movies, worldly and ungodly magazines.

VI. Financially supporting the needy:

1. *We are commanded to help the needy (I JOHN 3:17; Eph. 4:28; Acts 20:35; I Thess. 5:14).*

2. *One of the elements of pure religion before God is to remember the widows and orphans in their need (JAS. 1:27).*

3. *The apostolic church supported its needy:*

(1) In Jerusalem, the brethren sold their houses and lands to support the needy (Acts 2:45; 4:34,35).

(2) Seven men in the Jerusalem church were set apart to care for the widows in the daily ministrations (Acts 6:1-6).

(3) The church in Antioch sent financial relief to the poor saints in Judea during a drouth (Acts 11:27-30).

(4) Paul gathered money from various congregations to take to the Jerusalem brethren (I Cor. 16:1-3).

4. *The amount that each contributed to the support of the needy:*

(1) After their obligations to the work of the gospel and to their families were met "according to their ability," they gave (I Cor. 16:2; Acts 11:29).

(2) The Macedonian Christians seemingly gave beyond their power (II Cor. 8:1-5).

(3) Liberality is enjoined, and God's promises are given to the liberal givers (II Cor. 9:6-11; I TIM. 6:18).

(4) Jesus notices even the smallest gift and evaluates it properly, as in the case of the widow's mite, whose action He did not condemn (Mark 12:41-44).

5. *The amount that each one in need received:* Every man received only according as he had need (Acts 4:35).

6. *Notice what Jesus will say on the day of judgment to those who have helped the needy and to those who have not (Matt. 25:34-45).*

VII. Biblical warnings connected with money:

1. *The sin of covetousness:*

(1) In the New Testament, covetousness is called idolatry (COL. 3:5). This is very picturesque inasmuch as it pictures a covetous man worshipping and serving mammon as a god. This is God's description of a covetous man.

(2) Covetousness will drive the love of God out of our hearts (Luke 16:13). The more that one comes to love money and financial power, the less he loves God. Getting absorbed in money has quenched a warm love for God in many hearts.

(3) Covetousness causes some to teach things that they ought not (Tit. 1:11; II Pet. 2:1-3). Many preachers today are guilty of evading the truth of God's Word merely because it might cut down on their "pay-check". When Paul left Ephesus, he told the elders something that many preachers cannot say: "I have coveted no man's silver or gold" (Acts 20:33).

(4) Covetousness causes some to err from the faith (I TIM. 6:10). Many people have gone astray in their mad chase for money. Cheating, misrepresenting goods, gambling, and stealing are fruits of covetousness. Then, in addition, many have forsaken God because they became too interested in money.

(5) Covetousness causes some to be pierced through with many sorrows (I Tim. 6:10). Lot in the Old Testament is a classic example of one who reaped a sorrowful harvest for his covetousness. When Abraham offered him the choice of the land, greedy-eyed Lot took the rich, fertile plain of the Jordan, which meant that he had to live in very wicked environment near Sodom. When the wickedness of that place called forth the wrath of God, Lot had to lose all his possessions, some of his children and his sons-in-law were destroyed in Sodom, and he lost his wife. What sorrow came upon him! But, the trail of covetousness is one of great sorrows.

(6) Covetousness disqualifies a man from being an elder in the church (I Tim. 3:3; Tit. 1:7). God wants elders to be examples to the flock (I Pet. 5:3). But, a covetous man violates the worthy example that an elder should be. But, another reason why a covetous man cannot be an elder is that he would neglect the work that God has given him in order to take care of his money interests.

(7) Covetousness is not to be tolerated and overlooked in one that is called a "brother" in the Lord, but it is to be rebuked and corrected even to the extent of withdrawing all fellowship (I Cor. 5:10,11). Surely, covetousness is a lot more sinful than most people think, or God would not demand such measures to be taken.

(8) Covetousness will damn a man's soul (I Cor. 6:10). No warning against covetousness could be stronger than this one. May everyone studying these lines be sure that God, and not money, is on the throne of his or her heart.

2. The sin of laying up earthly treasures for ourselves:

(1) Jesus forbids our treasuring up money that we may consider ourselves "well off" (MATT. 6:19-21). Jesus is not here condemning a working capital or that which is considered necessary for our needs (Note—If Jesus means that it is wrong to have anything on hand, then it would be just as sinful to have a single dollar bill in the billfold as it would to have one in the bank). The thing that He is condemning is being concerned about the earthly treasures and not the heavenly . . . and so many are guilty today. They may have their homes and their money here, yet be paupers as far as spiritual things are concerned. How people need this warning today!

(2) The rich fool is another warning concerning the

abuse and misuse of money (Luke 12:13-21). To him, money was life; money was happiness; money was security; whereas he should have used his abundance to help the multitudes of paupers and beggars all around him. Be careful when money makes you selfish, pleasure-seeking, and independent feeling.

3. Special exhortations to the rich from I Tim. 6:17-19:

(1) Be not highminded (riches often puff up an individual with a false sense of self-importance).

(2) Do not trust in the uncertain riches, but in God (so many people with money feel secure in it and do not rely upon God any longer).

(3) Do good (sometimes the wealthy are not as honest as they should be; sometimes, they neglect the things of the Spirit).

(4) Be rich in good works, such as a readiness to distribute to those in need, being willing to communicate (or "sympathetic", as the alternate reading in the Revised Version gives it).

(5) Lay up for themselves a good foundation against the time to come (so many of the rich fail to make that necessary preparation for the life to come).

—QUESTIONS—

1. Give Bible proof that a Christian is to work and earn his livelihood.
2. What are some ways in which a Christian is not to receive his living?
3. How do most people spend their money?
4. What is a Christian's three-fold financial responsibility?
5. How did the Levites receive their living?
6. Prove that tithes and offerings form God's plan for supporting the work of the gospel.
7. From the standpoint of reasoning, what can be said in favor of this system of supporting God's work?
8. How would you answer someone who said, "I cannot afford to bring a tithe"?
9. What are some of the testimonies of spiritual progress in the lives of those who began tithing?
10. What are some of the temptations connected with giving that the tither is relieved of? How is he relieved of them?
11. What are some of the man-made systems of financing the work of God?
12. Show what is wrong with each of them.
13. Why are such schemes resorted to?
14. What are some wrong motives for giving to the Lord's work, and how are they wrong?
15. What is the right motive?

16. What does the Bible say about the man who will not provide for his own?
17. How would you answer someone who said, "By the time that I provide for my family, I cannot afford to bring a tithe and an offering"?
18. Point out several ways in which most families could bring even more to God than they do now.
19. Show by the Bible that Christians are to help the needy.
20. Show how concerned the early church was about caring for the needy.
21. How much should a Christian give to the needy?
22. How did the Macedonian Christians give?
23. Even if we can afford to bring but little, what should encourage us?
24. How much did each one in need receive?
25. Picture judgment with reference to helping the needy.
26. What is covetousness called in the New Testament?
27. Why will covetousness drive the love of God out of our hearts?
28. How will covetousness cause some to teach things that they should not?
29. Name some of the evils that are the fruit of covetousness.
30. What Old Testament character was used to illustrate that covetousness pierces some through with many sorrows? What sorrows did his covetousness bring upon him?
31. Why would God disqualify a covetous man from being an elder?
32. Should a covetous member be rebuked and disciplined?
33. Will covetousness actually condemn a man's soul? Give proof.
34. Where should our treasures be laid up? Why is this warning needed today?
35. Show how the rich fool misused money.
36. What were some of the special warnings to the rich in I Tim. 6?
37. Quote Eph. 4:28.
38. Quote Matt. 6:33.
39. Quote I Cor. 9:14.
40. Quote I Tim. 5:8.
41. Quote Heb. 7:8.
42. Quote I John 3:17.
43. Quote Jas. 1:27.
44. Quote I Tim. 6:18.
45. Quote Col. 3:5.
46. Quote I Tim. 6:10.
47. Quote Matt. 6:19-21.

Section Three

STEWARDSHIP IN OTHER MATTERS OF LIFE

The Bible reveals the fact that we have spiritual obligations both to God and to our fellowmen. Our stewardship of life has failed if we do not fulfill both obligations. We need to live in such a way that we can affirm with Paul that herein do we exercise ourselves always to have a conscience void of offence "toward God" and "toward men" (Acts 24:16). This we cannot do if we have not conscientiously fulfilled our responsibilities toward both.

I. Obligations toward God:

1. The obligation of being personally committed for life to the will of God.

(1) One may do many things that are right and refrain from many things that are wrong, and at the same time not be pleasing to God. For example, one might remake his life according to his own wisdom and morality, yet not be altogether in the spirit of Saul of Tarsus, when he submissively asked, "Lord, what wilt thou have me do?" (Acts 9:6). Saul's spirit showed a willingness to do ANYTHING that the Lord required, whereas many people who are looked upon as good and religious people are not willing to go ALL the way in their lives with the will of God.

(2) Submission and obedience to God in all things is required in the Bible:

A. We must deny ourselves, take up our crosses, and follow Christ (*LUKE 9:23*).

B. We are to receive God's message into our hearts, then obey as well as hear (*Jas. 1:21-25*).

C. If we hear, but do not obey, we are foolishly building our house upon sand, and it will not stand:

a. Proof from the sermon on the mount (*Matt. 7:26,27*).

b. If we transgress the teaching of Christ, we have not God (*II JOHN 9*).

c. Christ will come and take vengeance upon those who know not God and have not obeyed the gospel (*II Thess. 1:7-9*).

C. Only as we draw nigh to God will He draw nigh to us, and only as we submit ourselves to God and resist the devil can we have the victory (*Jas. 4:7,8*).

(3) This personal commitment to the will of God must precede every other act of devotion and service:

A. Observe the noble example of the Macedonians (*II Cor. 8:1-5*).

B. Without this commitment, one's pretended devotion and service are really pretense and hypocrisy.

(4) Whether our commitment to the will of God has been genuine or not will be tested on the day of judgment. The human will (that which can be submitted to God or which can resist God exerts itself in but three ways. All three of these will be tested in judgment:

A. Our deeds will be judged (II Cor. 5:10).

B. Our words will be judged (Matt. 12:36,37).

C. Our thoughts and motives will be judged (Rom. 2:16).

2. *The obligation of giving up all sin and iniquity.*

(1) Christians are to be pure and holy:

A. We are to think upon the things that are pure (Phil. 4:8).

B. We are to be holy like God (I Pet. 1:14-16).

C. We are to be pure like Christ (I John 3:2,3).

D. Only the pure in heart will see God (MATT. 5:8).

E. Without holiness of heart and life, NO MAN will see God (Heb. 12:14).

F. Those things that are not pure and holy, such as the present-day movies, the dance, filthy stories, worldly associations, fornication, wild courtships, necking and kissing parties, unspiritual Hollywood magazines that major on free-love and triangles, etc., should have no part in a Christian's life.

(2) God requires that His people turn away from sin:

A. We are to be not conformed to this world (Rom. 12:2).

B. Every Christian is to depart from iniquity (II Tim. 2:19).

C. Christians are to cleanse themselves from ALL sin, both of the flesh and of the spirit (II Cor. 7:1). Many people need to give up their tobacco and many other habits, and many, many need to cleanse their hearts of heart-sins that are so numerous and besetting.

D. As new creatures in Christ, old things are to have passed away that all things might become new (II Cor. 5:17).

E. Christians are to have no part in sin, but are to reprove it (*EPH. 5:11*).

F. The grace of God teaches us that we should deny ungodliness and worldly lusts and should live godly (*TIT. 2:11-14*).

(3) Christians are not even to love sin (*Rom. 12:9; I John 2:15,16; Jude 23*).

3. *The obligation of worshiping God.*

(1) We are to love God with our entire being (*Mark 12:29,30*).

(2) We are to revere God and have a holy fear toward Him (*Eccl. 12:13; HEB. 12:28*).

(3) The fact of worship in the heart is the basis of:

A. Obedience, which is love perfected (*I John 2:5*).

B. Bible study (seeking to know more of God and His will that we might grow spiritually) (*I Pet. 2:2*).

C. Prayer (depending upon God and communing with Him).

D. All the many other acts and expressions of worship.

(4) Acceptable worship must be done in spirit and in truth (*JOHN 4:24*):

A. Worshipping according to the commandments of men is vain worship (*Matt. 15:9*).

B. Worship that is not real and heartfelt is not worship at all, but hypocrisy (*Matt. 15:7,8*).

4. *The obligation of Christian service.*

(1) Every Christian is to be a full-time servant of Christ:

A. Daily cross-bearing (*Luke 9:23*).

B. To abound in the work of the Lord always (*I COR. 15:58*).

C. So many people have the idea that Sunday belongs to the Lord and that they can use the other six days just in any way that they want to. But, as we have seen, all of life is a stewardship.

(2) Financial service has already been considered in former studies.

(3) Since much of our service to God is directed toward our fellowmen, the rest of Christian service will be considered in the following section.

II. Obligations toward others:

1. To the unsaved:

(1) Christ's desire for the unsaved is that they might be saved (I Tim. 1:15; Luke 19:10; Tit. 2:14; Matt. 11:28). If Christ is living within us, and if we have His spirit, we too shall desire to see men saved from sin. Our labor for their salvation will be just in proportion to our desire for their salvation.

(2) Christ's commission to His followers concerning the unsaved (Matt. 29:19,20; Mark 16:15,16):

A. He told them to do four things:

a. Go.

b. Teach, or make disciples.

c. Baptize into the name of the Father, and of the Son, and of the Holy Spirit.

d. Teach those who are baptized to observe all things that He commands.

B. He told them where to go—everywhere in all nations.

C. He told them to whom to preach—every creature.

D. He told them what to preach and teach—the gospel and all things that He had commanded them.

(3) Christ ordained that some men devote their entire time to teaching and preaching (Eph. 4:11; Acts 6:1-4—these men gave themselves to prayer and to the ministry of the Word).

A. There is a great need for true evangelists today:

a. In the United States:

(a) In established congregations that need to

be strengthened and purified, and in great unchurched areas where the true gospel has not gone.

(b) In cities, in small towns, and in rural areas.

b. In the great untouched areas in the rest of the world. Let us remember that most of the countries of the world do not have true churches of Christ, that preach the gospel plan of salvation and spread the Lord's table weekly.

c. Only as we realize our stewardship of service and submit ourselves completely unto God, willing to go where He wants us to go, willing to say what He wants us to say, and willing to be what He wants us to be, will we go forth in the name of the Lord, proclaiming His Word as we should.

B. Every Christian man blest with ability to teach should devote his life to preaching the gospel:

a. Nothing needs to be done as pressingly as this. What needs to be done more urgently than preaching the gospel? Absolutely nothing! The greatest need of this hour is for a great front of true evangelists who will labor day and night for the advancement of the cause of Christ.

b. This being the primary mission of the church, Christian men should desire to be used in this work to the greatest extent of their abilities . . . and those who are now filling the shoes of evangelists should put their very best into that work, it being the most responsible and influential work that there is.

C. The early church taught both publicly and privately (Acts 5:42):

a. Evangelists and elders were responsible for public teaching.

b. But, every Christian, as well as evangelists and elders, is to do private teaching (personal work):

(a) Evidence from Acts 8:1-4. The members of the Jerusalem church went everywhere proclaiming the Word. Notice that the apostles remained at Jerusalem, so those who went were the members of the dispersed church.

(b) Evidence from Rev. 22:17. The bride that is to say "come", of course, is the church.

(c) Evidence from Eph. 6:17. Every Christian is to be an armoured soldier, using the Sword of the Spirit, which is the Word of God.

2. To our fellow-Christians:

(1) We are to maintain the right attitude toward them:

A. We are to have true brotherly love for them:

a. We are to love them as Christ has loved us (JOHN 13:34).

b. Brotherly love is enjoined upon many Christians many times (Rom. 13:8; Heb. 13:1; I Pet. 1:22).

c. So great is Christians' love to one another to be that the world will recognize us as His disciples because of our love (JOHN 13:35).

d. Anyone who does not love his brother is condemned of God (I John 2:9; I John 3:14,15; I John 4:20, 21).

e. There are so many who claim to be Christians who do not have the spirit of love toward others in the congregation. No spirit that we could have could be farther from the Spirit of God than when we fail to love our brethren in Christ (or our enemies also). May God hasten the day when those who violate this divine requirement will be shorn of their influence in the congregations, for they are not of God.

B. We are to have a forbearing and a forgiving spirit toward them:

a. There may be things which arise that may be against us and our wishes, but forbearance and forgiveness are only possible when we have been harmed.

b. We are required to have this spirit (Col. 3:13; Eph. 4:32).

c. If we do not have this spirit, we are told by the Bible that God will not forgive us of our sins (MARK 11:25,26; Matt. 18:21-35).

d. Surely, there are many people who are going to miss heaven because they hold malice, bitterness, and

grudges in their hearts toward others. But, the Bible will bar them out of heaven as surely as it is true.

(2) We should help them in their spiritual lives:

As Peter, we are to strengthen our brethren (Luke 22:32; John 21:15). We can do this in the following ways:

A. By provoking them to love and good works (Heb. 10:24).

B. By admonishing them in psalms and hymns and spiritual songs (Col. 3:16).

C. By exhorting them lest they be hardened through the deceitfulness of sin (HEB. 10:25).

D. By removing those things from our lives that might cause them to stumble (ROM. 14:21; I Cor. 8:10-13).

E. By restoring them when they have fallen into sin (GAL. 6:1,2).

F. By praying for them, especially in times of need (Jas. 5:16; Acts 12:5).

G. We have not fulfilled our stewardship before God if we do not accept the role of being our brothers' keeper. With a true love for them, we must—yea, we will—stimulate them to greater love and service; we will admonish them; we will exhort them lest they fall; we will remove hindrances from our lives; we will restore them when they have fallen; and we will pray for them constantly. May God help us to be the brothers and sisters that we ought to be!

CONCLUDING DECISIONS CONCERNING CHRISTIAN STEWARDSHIP

Having studied this course, surely many thought-provoking things have come to your mind. What are you going to do about these facts? We urge you to make the decisions that you should make, such as the following:

1. *I accept the fact that I am steward and not owner, and that I will live conscious of this fact.*

2. *I commit myself, my life, my all, to the will of God knowing that someday I must render a personal account unto Him.*

3. *I will let Christ live within me, utilizing every talent every possession, every moment, every opportunity, and every blessing to glorify God, to bless the lives of others*

and to bring peace, happiness, and salvation to my own life and soul.

4. To bring my tithes and offerings faithfully for the work of the gospel, to support honorably my dependents, and to give to the needy according to my ability.

5. To live the life of purity, worship, and service to my heavenly Father.

6. To labor earnestly to win sinners to Christ and to be the kind of a Christian brother and helper that Christ would have me be to other Christians.

—QUESTIONS—

1. What does it mean to be personally committed to the will of God?
2. Prove by the Bible that submission to God is required.
3. Why must this commitment to the will of God precede everything else?
4. What all will be judged in the last day?
5. Prove by the Bible that Christians are to be pure and holy.
6. What are some of the things that a Christian cannot indulge in?
7. Prove by the Bible that Christians are not only to refrain from sinning, but that they are actually to have no affection for sin.
8. Prove by the Bible that we are to worship God.
9. List some of the expressions of worship.
10. How do you know that Christians are full-time servants of Christ?
11. What is our chief obligation to the unsaved?
12. Who should devote his life to the preaching of the gospel? Prove.
13. What four things did Christ commission us to do in the great commission?
14. Prove from the Bible that every Christian is to teach others.
15. Write a paragraph setting forth the Bible teaching on brotherly love.
16. How do you know that one who does not forgive others will not go to heaven?
17. What are some of the ways in which we are commanded to help other Christians in a spiritual way?
18. Write a paragraph, summarizing the decision that all people should make concerning the Christian stewardship of life.
19. Quote Luke 9:23.
20. Quote II John 9.
21. Quote Matt. 5:8.
22. Quote Eph. 5:11.
23. Quote Tit. 2:11-14.
24. Quote Heb. 12:28.
25. Quote John 4:24.
26. Quote I Cor. 15:58.
27. Quote John 13:34,35.
28. Quote Mark 11:25,26.
29. Quote Heb. 5:13.
30. Quote Rom. 14:21.
31. Quote Gal. 6:1,2.

Donald G. Hunt, the author of this study booklet, is also the editor of

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