

Discipleship Bible Study Stewardship Studies

Lesson One

Stewardship: God's ownership

Introduction:

Develop a Bible-based financial strategy for your life. You may discover some material that is not too popular in our culture today. At first, you may not agree with some of these things, but as you apply them, you'll see their benefits.

Illustration:

You may have seen the commercial of the building contractor talking with the lady for whom he was going to build a house. He said, "Lady, I'm telling right now, up front, that this project will cost you twice as much as we're telling you today, and things are going to go wrong. I'm telling you up front, that somewhere along the line we are going to disappear for a month. You're going to be so upset. Don't even try to call. You won't be able to reach us. The wrong cabinets will be sent; the weather won't cooperate. You name it, if it can go wrong, it will go wrong!

But when it's all said and done, you're going to be so happy you're going to kiss me right on the lips!"

When we complete this financial instruction, if you apply the Bible truths, you're going to be so happy! But please, do not kiss your instructor on the lips.

You are going to learn what to do about all that debt. You are going to be able to enjoy the blessing of living within your means. You will realize why it is so important to work hard—and greed isn't the answer. You are going to be saved from a lot of heartache and agony over bad financial and business decisions!

Happy are ye if ye do these things!

Start with the foundational principle: ownership.
The truth of God's ownership is so simple, yet so profound!

Read I Chronicles 29:11-13.

Thine, O LORD, is the greatness, and the power, and the glory, and the victory, and the majesty: for all that is in the heaven and in the earth is thine; thine is the kingdom, O LORD, and thou art exalted as head above all. Both riches and honour come of thee, and thou reignest over all; and in thine hand is power and

might; and in thine hand it is to make great, and to give strength unto all. Now therefore, our God, we thank thee, and praise thy glorious name.

Read Psalm 24:1.

The earth is the LORD'S, and the fulness thereof; the world, and they that dwell therein.

I. What is ownership?

****It is the right of control.**

****It is the right to use!**

Do you claim Jesus Christ as your Savior and Lord? There are hundreds of references to Jesus Christ as Lord! Read I Corinthians 1:9.

God is faithful, by whom ye were called unto the fellowship of his Son Jesus Christ our Lord.

Lord refers to the one to whom a person or thing belongs; a lord has power of decision; He is master.

Read Acts 4:24.

After Peter's miraculous delivery . . .

*And when they heard that, they lifted up their voice to God with one accord, and said, **Lord**, thou art God, which hast made heaven, and earth, and the sea, and all that in them is:*

The word "Lord" in Acts 4:24 is the term likened to "despot." He is one who is in total control! When you say "Lord" you are saying he is the one who has total control! What is the hardest area for us to let God have complete control? If you are like many people: MONEY!

II. What right does God have to claim ownership?

A. By right of creation. God has created you.

B. By right of redemption. God has redeemed you.

He bought back a second time!

Satan stole mankind away. He held them in bondage. What did God do? He sent his Son to pay the payment—the death penalty.

What? Know ye not that your body is the temple of the Holy Ghost which is in you, which ye have of God, and ye are not your own? For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's (I Corinthians 6:19,20).

For whosoever shall call upon the name of the Lord shall be saved (Romans 10:13).

Why does God expect us to make Him Lord?

III. What should be your response to God's ownership?

A. Trust—Proverbs 3:5,6

B. Obey!

At the turn of the century, Brother Kuykendal was a county missionary in Texas for many years. He preached in churchless communities, built up weak churches, sold and gave away Gospel literature as a rural missionary. Brother Kuykendal told this story:

Some years ago the famous Baptist businessman, H. Z. Duke, who founded the Duke and Ayers Nickel Stores over a wide area, came to this county. As a Christian business man, he urged the men and women everywhere to try God to see if He would not make good His promises to bless them in material things when they gave tithes and offerings to His cause.

After Mr. Duke spoke in one community, I took him in my buggy to another community. Mr. Duke said to me, "Brother Kuykendal, do you believe in tithing?" "I certainly do," I said. "I believe in tithing and I preach it myself." "But, Brother Kuykendal, do you practice tithing?" Sadly I had to answer, "No, I do not. I believe in tithing, but I cannot practice it. You see, I have thirteen children at home. Every meal fifteen of us sit down at the table. I receive only \$125 a month, \$1500 a year as salary. I have so many expenses. It is just impossible to take care of all the needs of a family of fifteen out of \$125 a month and have money left to tithe. So I believe in tithing, and I preach it, but I cannot practice it."

Mr. Duke was a very kindly man. He said, "Brother Kuykendal, would you like to tithe? Would you tithe if I would back you up financially so you could be sure you would not lose by it?" "Nothing would please me more," I said. So Mr. Duke made me the following proposition: "I want you to set out to give God at least \$12.50 every month, as soon as you get your salary. Then as you feel led, you may give more. I promise you that if you need help, I will give it. Simply write me a letter and say, Brother Duke, I am giving a tithe, but I miss the money. I need it for my family. I have given this year so much. I promise you that I will send you a check by return mail. Are you willing to try tithing on that basis?" I hesitated a moment.

Brother Duke said, "I have thirty-two stores. I have plenty of money to make good my promise. I will be glad to do it. Will you risk me and start tithing on my simple promise that I will make good any amount you have given, any time that you find you miss it and need it? Will you trust me about it?" I gladly accepted his offer. I said, "Yes Brother Duke, I have long wanted to tithe, but I felt I simply could not do it. Now, thank God, I can tithe and I will be glad to. And I will

not feel like a hypocrite when I tell others they ought to tithe.” So I started tithing for the first time in my life. Every month I took out first of all one-tenth of my salary and gave it to the Lord's cause. Then, as I felt led, I gave more. In the back of my mind I always had this thought, ‘Mr. Duke promised me that he would make it up any time I need it. He will send me the money if I simply ask him for it.’”

But a strange thing happened. It seemed our money went farther than before. I would preach in some country community and somebody would tie a crate of chickens on the back on my buggy. Somebody would put a ham under the seat. Or a godly woman would put some home-canned fruit in my buggy. A neighbor farmer said, “Brother Kuykendal, God has blessed me so that I cannot get all my corn in the crib this year. I have a big wagon load extra that I cannot keep. May I put it in your crib for your buggy horse?” Another neighbor drove over with a great hay wagon full of hay for the cow. It was very strange, but that year we had no doctor bills. The children's clothes seemed not to wear out so badly. It was a happy, happy time. I never did have to call on Mr. H. Z. Duke to make up the money I had given to the Lord in tithes.

Then one day, when the year was about gone and the test was about over, I suddenly realized with shame that I had believed what Mr. Duke said. He promised to make good anything I lacked because of tithing, and I believed him. But my heavenly Father had made the same promise, and I had not believed Him! I had taken the word of a man, but I did not take the promise of God! I found that \$112.50 per month took care of our family better, with God's blessing, than \$125 did without.

That godly country preacher stood there before the congregation weeping. With the deepest emotion he said, "Now I have tithed for many years. My salary has been increased year after year. We have always had enough. We have never been shamed. The greatest spiritual blessing of my like, aside from my salvation, has been in learning to trust God about daily needs for my home and a big family." God has proven to everybody who ever tried Him that He would keep His promise. He provides for those who seek first the kingdom of God, those who bring Him the firstfruits, those who give tithes and offerings.¹

Study Questions:

What is ownership?

What does “Lord” mean?

What is the hardest area in which to allow God complete control?

¹ John R. Rice, *Giving Your Way to Prosperity*, (Murfreesboro, TN: Sword of the Lord Publishers, 1954), 17-19.

Lesson Two

Stewardship: Management

Previously, we laid the foundation for the entire Stewardship emphasis: God owns it all! That reality holds each of us responsible for the management of His kingdom here on earth during the church age.

Read Luke 19:11-26.

Why did Jesus give this parable (verse 11)? Christ told them the nobleman would leave to a far country to receive for himself a kingdom and to return. In reality, this parable has two applications. One concerning the citizens, the other with the servants—devoted servants. The citizens refused to accept God's rule (verse 14). God then said to them in verse 27, *those mine enemies, which would not that I should reign over them, bring hither, and slay them before me*. Regarding the servants, He gave each of his ten servants a pound, or a *mina*, and said, "occupy."

The reader needs to gain cultural perspective. Most have wondered about the talents and the pounds and the pennies mentioned in Scripture? What is their value? A penny, or a *denarii*, was about a day's wage. A pound, or a *mina*, was about three month's wages, roughly 100 times the day's wage.

A talent (referred to in the parable of the talents in Matthew 25) was 100 times a pound. So, if you had a talent, you had the equivalent of 25 years of income.

Assume the average of \$25,000 income here in the United States. If you had a talent (Matthew 25), you had over half a million dollars. If you had a *mina* (Luke 19), you had roughly \$6000 — still a healthy investment.

The nobleman left the country and told them he would be back—that is the key! He had three expectations of his management servants. God has the same three expectations of you!

Expectation Number One

I. Be productive.

Occupy till I come. "Do the business of a banker... trade." Be productive with the investment.

- A. A banker must protect the investment.
- B. A banker must increase the investment.

Manage well so that you can have more to give. Figure out a way to do more with what you have!

Illustration:

A young man preparing for the African mission field found that his wife could not pass the health requirements for the travel. He was heart broken. Why couldn't God use him?

Then he decided to pray about it. As he prayed God gave him a desire to work hard. He determined to make all the money he could to be used in spreading the gospel on the mission fields. His father, a dentist, had started to make, on the side, an unfermented wine for the communion service. The son took over the business and developed it to unbelievable proportions. He was able to give hundreds of thousands to missions and ministries. What was his last name? Welch of Welch's grape juice fame.²

A young boy by the name of Henry Crowell had tuberculosis. He couldn't go to school. One day he heard a message by D.L. Moody on service for God. Crowell prayed, "I can't be a preacher, but I can be a good business man. Lord, if you will let me make money, I will use it in your service. He worked hard on an outdoor job. In the process he made some money and gained back his health. He bought a little rundown mill at Ravanna, Ohio. Within ten years that little run down mill became a household word—Quaker Oats. Henry Crowell faithfully gave 60 to 70 percent of his income to God's causes. He started out at ten percent and worked up from there!³

Ephesians 4:28 says, *Let him that stole steal no more: but rather **let him labour**, working with his hands the thing which is good, that he may have to give to him that needeth.*

If you are motivated to earn because you want to give, how much earning is enough? We don't have a shortage of missionaries desiring to go to the field. **What we have is a shortage of givers.** There is so much more that could be done for God's cause in His kingdom. How productive are you with God's business? How productive are you for God's kingdom?

Expectation Number Two
II. Be Accountable

Read verse 15. The Master returned. He expected a report. In this case, a financial report. Do you know why a budget is so important? You need to have a means of measuring so that you can be ready to be measured. Mere budgeting is useless. You need to take the next step of bookkeeping with your budget to actually be ready to measure and be measured. If you maintain accurate records all along, you have nothing to fear in the day of God's accounting.

² Paul Lee Tan, *Encyclopedia of 7,700 Illustrations: Signs of the Times*, (Rockville, MD: Assurance Publishers, 1979), 478.

³ *Ibid*, 474.

Suggestions for bookkeeping:

1. Determine actual spendable income.
How do you determine actual spendable income?

Total monthly income	
Minus the tithe of your total monthly income	-
Minus all taxes that are your responsibility	-
Minus all monthly repayment of debts	-
Minus all monthly set aside for long term	-
Balance for spendable income	

2. Collect receipts for every purchase.

Have a folder or pouch readily available with your purse or wallet in which you may store your receipts until you get home. Have a folder prepared to place all the receipts for that month.

3. Establish a workable monthly budget.

Gross Income	\$	percent
Giving	-\$	
Taxes	-\$	
Debt Repayment	-\$	
Monthly Set Aside [Savings]	-\$	
Net Spendable Income		
Living Expenses		
Housing		
Food		

Clothing/Personal		
Entertainment		
Medical		
Insurance		
Gifts		
Miscellaneous		
Transportation		
Total Monthly Living Expenses		
Cash Flow Margin		

4. Compare your actual spending to your monthly budget.

Prepare a spread sheet or use a computer financial program such as Quicken. Your goal is to spend less than you make. When you begin living within your means, you will then have opportunity to involve yourself in special causes or ministries. Most people who say they cannot give to special causes simply have the problem of being unwilling to make themselves accountable in their finances.

Will God hold you accountable for how you use His money? Yes.

Will God hold you accountable for how you use the time He has given you? Yes.

Will God hold you accountable for your ministries for Him? Yes.

Study II Corinthians 5:10. For what should you be prepared?

Expectation Number Three

III. Be Faithful.

Read verse 17. You are faithful when you are trustworthy. What makes one trustworthy?

A. Notice the faithful.

How does God deal with the faithful?

For the sake of illustration, let's say you sent your child to the store with five dollars. That child is to pick up a loaf of bread, a gallon of milk, a bunch of bananas, and a pack of butter. An hour later he returns with candy bars, pop, and a lottery ticket. Has he done well with what he had? NO! You would say, "You're not trustworthy! I gave you a job to do. You didn't do it."

Faithfulness is being trustworthy! Do what God expects.

Notice God's response to the faithful servants:

1. God Compliments faithful servants – “Well good servant!” Well done.
2. God blesses them with greater ministry.

The Bible says they were faithful with a little. Be faithful in the little that you have!

The average income might be \$25,000. Joe and Polly Wood, Pastor Wood's parents, have never come close to an average income. Yet, the Lord has blessed them because they have lived faithfully. They have lived within their means. Pastor says, “Growing up, I don't remember ever going hungry. I always had nice clothes. Sometimes those clothes were “Dollar Store” seconds or no name brands. I can remember praying for shoes and watching God provide. My mom had to work. My brother worked. I had to mow lawns all summer and clean office buildings. God always took care!” The man who lived below the average income for Americans saw God provide for his family. Both boys went to college—debt free. His house is paid for. God has given them good transportation. Plus, God has helped them prepare for retirement. Why? He's lived faithfully! He's lived within his means. He's done well with a little.

Contrast that story with that of a typical baby boomer couple named Tom and Jennifer who made a combined annual income of \$150,000. Yet, with all that income, they were in financial trouble. It happens all the time. This couple said that they couldn't save \$50 a month for retirement. They just didn't have enough income! Was lack of income their problem?

Learn to live on a little!

Americans have a debt problem. That burden of debt will eventually bring about a huge economic downfall. If you have any debt, and you have more than one personal credit card, you need to tear them all up except for one. If you can't pay off the complete bill each month, you need to tear up the remaining cards. Why are people in debt? They don't want to live within their means.

B. Notice the unfaithful (The major focus of this parable).

In the context of this passage two servants are attempting to further their master's kingdom. One servant wrapped the *mina* in a napkin and simply maintained. He did not waste the money. He simply maintained status quo.

You are not faithful unless you are furthering the cause!
Why should you work hard? To further God's cause! Stop to think: Why would the servant not seek to further the kingdom?

Remember the rebellious citizens. They did not want Christ reigning over them. They said, "We will not have this." Factor the citizenry into the servant's thinking. Do you think he might have had some pressure not to further the cause? Was he influenced by materialistic attitudes of others?

How does God deal with the unfaithful?

1. God exposed the unfaithful servant's hypocrisy. If he was really concerned about the master's austerity he would have at least put the money in the bank (Verse 23).
2. God exposed the unfaithful servant's faithlessness. The implication is that the servant really did not think the master would return!
3. God exposed the unfaithful servant's judgment, no rewards (Verse 24).

The question today for you is this: Are you faithful or unfaithful? Are you productive in God's kingdom with God's possessions? Are you accountable?

Read Matthew 12:30. What application of that verse can you make to this study?

Study Questions:

1. What three expectations does God have of you, His steward?
2. What steps do you need to take to make yourself financially accountable?
3. How does God deal with the unfaithful?

Lesson Three

Stewardship involves the matter of your giving.

Three principles of stewardship: God owns it all! I have the responsibility to manage well what God owns. God wants me to give.

There are three ways to prompt giving:

1. The Obligation way.

Have you ever felt obligated to give?

Illustration:

This kind of thing happens when you get an invitation from a co-worker to attend his fourth wedding. You hardly know the guy. You really don't like him. But you feel obligated to go. And if you go you have to bring a gift. So, at the last minute, you rush out to Osco and snatch up a cheap toaster. On the way to the wedding, you wrap the toaster, minus the price tag. At the wedding you give it to the co-worker and to the lady you wish you knew well enough to say, "What were you thinking?" That is obligatory giving.

2. The Manipulation way.

Illustration:

Someone once suggested a sure fire way to insure explosive giving: Just copy the state lottery system. The church would conduct the offering in the normal fashion. Then, when the ushers brought the offering plates to the front altar, the pastor would place all the offering envelopes in a big round tumbler. One usher would step forward and draw out one of the offering envelopes from the big round tumbler. The winner would receive **DOUBLE THEIR MONEY BACK!** Obviously, such pragmatism would make a mockery of God's holiness.

3. The Elation way.

This person is so excited, he just cannot wait to give. He needs no motivation.

Illustration:

Several years ago, Bill Hare, a man in our church, approached his pastor and said, "Pastor, is it ever right to keep a secret from your wife? I bought a ring for my wife. It's a half carat diamond. I don't want to give it to her until it is totally paid for. I want to give it to her on our anniversary in two years." Bill kept the ring a secret and made weekly payments until he had that ring paid off. He anxiously awaited the day to give it to Roxanne. He could not wait! Bill said, "Pastor, I have it all planned out how I'm going to give her the ring! We're going to go to Pizza Hut. I'm going to have several other families from church there too. With everyone else around, I'm going to pull out the box and give her the ring! I can't wait!" That's exactly what he did! She was thrilled. Do you think Bill had fun with that gift? That is elation giving!

Read II Corinthians 9:7.

Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.

Obligation equals “grudging.” Manipulation equals “of necessity.” Elation equals “cheerful.” It is a “Hilarious” giving. It involves excitement, “We’re having fun with this!”

Our church should never stoop to “obligatory giving.” Some churches send out letters informing members that their tithe is due and that if it is not received they can be expecting a visit. Neither should a church stoop to “manipulation giving.” Our church founders wisely wrote into our constitution that we would not have bake sales or pork dinners. We will not use gimmicks.

We must love God so much and worship him so much that we cannot wait to give!

“Giving is preeminently an act of worship. It ought then to be a focal point of thanksgiving and self-dedication in weekly worship.”⁴

Donald Whitney tells of a friend in the construction business. This man avoided getting saved for years, because he said, “If I do they will always be hounding me to fix something for the church!” Well, guess what? He was dramatically saved, and he began seeing things that needed to be done. Without being asked he began repairing things all over the church and at the pastor’s home—without being asked! The same thing happened with his giving!⁵ Why? He became a cheerful giver!

Your giving should be of three types.

Type One:

1. Tithing gifts

In I Corinthians 9 Paul answers two questions.

The first question is, “Is tithing really necessary?” Paul says, A soldier goes to war. Does he pay his own way? No. A farmer works all year long. Does he eat the fruit of his labor? Yes! A shepherd feeds his flock. Doesn’t he receive some benefit? Yes! Paul quotes Deuteronomy 25:4, *Thou shalt not muzzle the ox when he treadeth out the corn.* The ox has a right to necessary food. Do you expect him to do the work for nothing? No! The same is true of your church ministry.

⁴ Richard B. Cunningham, “Principles and Procedures of Responsible Giving,” *Resource Unlimited*, ed. William L. Hendricks, (Nashville: The Stewardship Commission of the Southern Baptist Convention, 1972), 233.

⁵ Donald S. Whitney, *Spiritual Disciplines Within the Church*, (Chicago: Moody, 1996), 125.

The second question Paul addresses is whether the tithe is still applicable to the church. In verse 13 Paul describes the Old Testament system. The tithe was applied before the law was given. It was a part of the law in the O.T. as well.

1 Corinthians 9:13 – *Do ye not know that they which minister about holy things live of the things of the temple (tithes)? and they which wait at the altar are partakers with the altar?*

It is a clear Old Testament teaching that the first 10 percent went to God's cause.

Two other Old Testament passages further enunciate the Biblical tithing position.

Read Proverbs 3:9,10. *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.*

Read Malachi 3:8.

Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings.

Then Paul says in I Corinthians 9:14, *Even so*, or "In the same way," hath the Lord ordained that they which preach the gospel should live of the gospel!

God's way works! Unfortunately, many Christians have not had the faith or the willingness to obey God about the tithe.

Type Two

2. Grace gifts

In II Corinthians 8:1-5 Paul describes grace giving.

Read verses 1-5. Grace giving is giving above and beyond the tithe.

As you study this chapter, locate principles concerning "grace" giving. How many can you find?

1.

2.

3.

4.

5.

Third type of giving:

3. Faith gifts

Faith commitment involves giving beyond what you see possible to give.

Read II Corinthians 9:8. *And **God is able** to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work:*

Read II Corinthians 9:11. *Being enriched in every thing to all bountifulness, which causeth through us thanksgiving to God.*

Only God can make this kind of giving happen. God is able! In financial matters, faith is not faith in if the decisions to give are determined by the means we “see.” We walk by faith, not by sight.

There are two reasons most do not give:

Read Mark 10:17-22

Two Reasons:

1. Materialism.

2. Lack of faith

Luke 12:27-31

Consider the lilies how they grow: they toil not, they spin not; and yet I say unto you, that Solomon in all his glory was not arrayed like one of these. If then God so clothe the grass, which is to day in the field, and to morrow is cast into the oven; how much more will he clothe you, O ye of little faith? And seek not ye what ye shall eat, or what ye shall drink, neither be ye of doubtful mind. For all these things do the nations of the world seek after: and your Father knoweth that ye have need of these things. But rather seek ye the kingdom of God; and all these things shall be added unto you.

Illustration:

A little girl named Shannon earned an extra ten dollars from her Grandad for some odd jobs that she had done. She came home from church the next Sunday and informed her parents that she put in her regular offering plus the ten dollars that she had earned. Her mom mentioned to her that Christmas was coming and that she needed to make sure she had enough saved for that.

Shannon’s faith put all doubting adults to shame when she said, “Oh, I’m not worried about that. **My daddy** will make sure I have enough for Christmas presents.” And your Heavenly Father will make sure you have enough to give, too. You need the faith of a child to have the faith to give.

How often have we been prompted by the Holy Spirit to give extra to a special

cause, only to say, "I can't afford to give that. I have other things I need to save for." We need to exercise the faith to say, "My father in heaven will make sure I have enough."

Study Questions:

1. List two inappropriate reasons to give.
2. What is the only reason to give?
3. List the three types of giving.
4. What are the two reasons most do not give?

