

Wealth Workbook

A Theology of Wealth

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Introduction:

This workbook is put together for the purpose of aiding men and women to be better stewards of God's wealth. It unashamedly approaches this topic with the desire end being that the disciple will first, become more conservative in his handling of God's wealth, and second, become more liberal in giving of God's wealth – especially to that man or woman who is helping him spiritually.

A. It may also be noted that in completing this study, several very important discipleship skills will be both learned and developed;

These being:

1. The daily personal quiet time alone with God.
2. The weekly scripture memory and meditation program.
3. How to write the key thought of a verse.
4. How to paraphrase a verse.
5. How to write and put into practice personal applications from God's Word.
6. How to do an Inductive (Topical) Bible study.
7. How to do a Chapter Analysis Bible study.

B. The order of the workbook should also be noted. Before each chapter there appears the Bible study outline from which the chapter in the workbook was developed. This should be referred to first before do the chapter so as to orient the disciple to the subject matter; second, during the course of the study to clarify questions, etc.; and third, upon completion so as to crystallize the study in the disciple's mind. The study itself is keyed to the N.A.S.B. If the disciple does not have one, it is suggested that he purchase an inexpensive one for the sake of this study.

C. Finally, upon embarking on his scripture journey, the disciple should steel himself to the purpose of applying the Word of God personally before teaching it to others. Ezra 7:10 states this case clearly: "For Ezra had set his heart to study the law of the Lord, and to practice it, and to teach His statutes and ordinances to Israel." Here we see the basic approach of all godly men to the Word of God. First, to **KNOW** it; second, to **BE** it; and then third, to **TEACH** it.

This workbook is meant to enable disciples to do just that: to become effective stewards of God. It is to be used freely to this purpose by whomever which to do so wishes to do so with the only reservations that 1) it not be sold for profit, but only (if at all) to cover the immediate cost of reproduction, and 2) that is not be taught by those who have not first both studied and applied it.

CHAPTER 1

THE THEOLOGY OF WEALTH – ITS VALUE AS STEWARDS OF GOD

I. Theology of Wealth – It’s Use as Stewards of God

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A. Quiet Times

1. Deut. 5:6-10, 21
2. Col. 3:5; Eph. 5:5
3. Deut. 8:18
4. II Cor. 8:12; Luke 21:1- 4
5. Matt. 6: 19-24
6. I Chron. 29:10-19
7. Luke 16: 1- 4

B. Scripture Memory

1. Psalms 24:1, 2
2. Luke 17:10

C. Three Modern Concepts of Wealth

1. Capitalism – Private Ownership
2. Socialism – Corporate Ownership
3. Theocratic – God owns all things
4. May be intermixed
 - a. Christian Socialist
 - b. Christian Capitalist
 - c. But the first two do not presuppose the third, nor does the third demand the first two. We must search our hearts to find out if we give lip service to the third or really hold it as exalted over the two prevailing man-contrived economic systems.

D. The clash of authority is never totally separated from the clash of ownership.

1. Satan’s fall Ezekiel 28: 1-9
2. Man’s fall Genesis 2 & 3
3. Idolatry
 - a. Deut. 5:6-10 First command against idolatry of Ex. 20: 1-6
 - 1) 10th verse is the principle in relationships “those who love me and keep my commandments” but the outworking is found in vs. 21 “you shall not covet”
 - 2) First time to be broken Ex. 32:1-10
 - 3) (Gold, offered possessions, eat, drink, and play)

b. Idolatry and greed

- 1) Col. 3:5 – “Greed, which amounts to idolatry’
- 2) Eph. 5:5 – “of covetous man, who is an idolater”

4. Basic Issue – Who is Lord?

a. Man

- 1) As an individual – Adam
- 2) As a corporate body - Babel
- 3) Give God 10%, the rest is ours

b. God – Stewards of All God’s wealth Gen. 1

- E. Theology of Wealth – God as Lord, Man as Stewards
1. Lord through creation of all wealth Gen. 1
 2. Lord through the assignment of wealth
 - a. Deut. 8:18 – “gives power to get wealth
 - b. Parable of talents – Luke 16: 1-5
 3. Our stewardship is evaluated by God in three ways
 - a. Qualitatively II Cor. 8:12; Luke 21:1-4
 - b. Heart Matt. 6:19-21; II Cor. 9:7
 - c. Service Matt. 6:22-24; Luke 16:10-13
- F. Stewards in Rebellion – wrestling with the economy of God
1. Col. 3:5 Greed or covetousness = idolatry
 2. I Tim 6:10 Love of money = root of all evil
 - a. Goes contrary to the great commandment Luke 10:25-28
 - b. Now compare with the rich young ruler Luke 18:18-23
 - c. Covetousness is a key tool to Satan
 - 1) Mark 4:19 kill word
 - 2) Luke 4:6-8 Worship in exchange for money
 3. Coveting has historically in Scripture exemplified the wicked
 - a. Gen. 3:6 Eve’s attraction to fruit
 - b. Gen. 13:10 Lot’s attraction to Sodom and Gomorrah
 - c. Joshua 6:17, 18; 7:11, 20, 21 Achan’s attraction to good
 - d. John 12:1-8 Judas
 - e. Luke 16:14, 15 Pharisees
 - f. II Tim. 3:1,2 Last days
- G. Stewards in Submission – functioning within the economy of God
1. I Cor. 3:21-23 All belongs to God; no man can boast
 2. Application I Cor. 4:1, 2 – Stewards
 - a. Mark 10:45
 - b. Luke 17:5-10
 3. Historically submission to this economy is a qualification for being used by God.
 - a. Ex. 18:17-22 Jethro counsels Moses
 - b. I Tim. 3:1,3 Overseers
 - c. I Tim. 3:8 Deacons
 - d. I Ti. 5:5-11 Men of God
 - e. Titus 1:7 Elder
- H. Application
1. A knowledge of God as Creator, Owner, Lord of All
 - a. Principle: Ps. 24:1, 2; I Chron. 29:11-17
 - b. Application: Luke 16:1-13
 - 1) Liberality for eternal blessings
 - 2) Unfaithfulness in God’s creation (wealth) will result in disqualification for spiritual possessions and vice versa vs. 10-12
 - 3) You cannot serve both God and wealth vs. 13

I would like to preface this study by saying that it is designed to challenge your thinking, increase your knowledge but most of all help you to be successful in your application of God's word in you everyday life. A key element in this success will be your quiet times in meditation alone with God. As a result, each chapter will come with a daily meditation assignment. According to Joshua 1:8, this aspect of the study is essential and should not be taken lightly by the student. "...then you will have success."

A. Quiet times along with God

1. Each morning read the passage indicated and meditate on the following questions. At the end of each chapter is a quiet time journal, and you are encouraged to write your observations in the spaces provided so that you can share them with others. As you finish each quiet time. Select something to take with you to meditate on throughout the day.

2. Passages for meditation

- a. Deut. 5;6-10, 21
- b. Col. 3;5, Eph. 5:5
- c. Deut. 8:18
- d. II Cor. 8:12: Luke 21:1-4
- e. Matt, 6:19-24
- f. I Chron, 29:10-19
- g. Luke 16:1-14

3. Scripture memory passage Psalm 24:1, 2

Luke 17:19 (alternate passage)

According to Psalm 119:9, 11 scripture memory is a key both for personal purity and avoidance of sin. Each chapter will provide you with a primary verse and an alternate verse. The student is encouraged to memorize both but the alternate is provided in case the first verse is already memorized. At the end of each chapter is a S. M. chart to be filled out. Come to the study ready to share your verse and your observations.

A word of remembrance – the objective of this study is to change our lives and conform to the heart of God in the area of stewardship. If we respond to these projects as Jeremiah and to this study as Jeremiah, we will be far ahead in our won personal sanctification. Remember, the study of the Word of God, the committing of it to memory, the daily meditation on it, and the application of it is not work, it is our life.

Jeremiah 15:16

"Thy words were found and I ate them, and Thy words became for me a joy and the delight of my heart; for I have been called by Thy name. O Lord God of Hosts."

I. A Theology of Wealth – It's Value as Stewards of God

A. Introduction: Applied Concepts of Wealth

In speaking of theology, the average Christian cringes in dismay. It is, however, a very good term. Theology seeks to bring particulars into a common organized grouping, much like an outline helps to organize our particular thoughts into a single thematic scheme. Therefore, when we speak of a theology of wealth, we speak to the subject of the overriding theme of wealth found in Scripture.

In the world's system today there are three common concepts of wealth:

1. Fascism or dictatorship – an elite few control all wealth
2. Capitalism – wealth is seen in terms of private ownership
3. Socialism – wealth is seen in terms of corporate ownership

The debates ranging back and forth upon the relative merits of the varying degrees and mixture of these few items are usually from a totally humanistic point of view. They totally ignore the reality that all wealth is, in fact, God's and that any system developed to distribute, use, or develop wealth must be centered upon this single truth in order to claim any morality or goodness. J.L. Kelso in his article, *Theology of Wealth*, Zondervan Pictorial Bible Dictionary, Zondervan Press, pg. 911 states,

“The Bible everywhere insists that God is the creator and that all things belong to HIM. He alone is the Creator and Distributor of wealth. Wealth is the gift of God. In Deut. 8:18, Israel was told ‘You shall remember the Lord your God, for it is HE who gives you over to get wealth.’ The believer is only the administrator of God's wealth.”

The first three systems do not presuppose the centrality of God nor do they exclude it. Much to people's surprise there are many devout Christian Fascists, Capitalists, and Socialists that can be found today. These systems are man-contrived economic/political in nature, and it is the prevailing theology of heart behind their application which determines their relative moral and humane impact upon the society on which they are imposed.

We discover then that to truly understand wealth as a theme which would shape any and all applications; we must turn not to politicians, theoreticians, philosophers, economists or humanitarians, but to the word of God.

This opening chapter in our workbook seeks to help the student in developing his or her personal convictions as to that overriding theme which would mold and direct ones use of wealth in this fast-paced and often changing world in which we live. We approach it prayerfully and reverently asking God to make our heart one with His in this area.

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Introductory Meditation

The theology of wealth as it applies to its practice and use by stewards of God.

Acts 13:22 “I have found David, the son of Jesse, a man after my heart, who will do my will.”

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

1. Prayerfully meditate on the preceding two verses
2. Record three observations which you feel will aid you in being open to this study.

Observation #1

Observation #2

Observation #3

3. In your meditation, what sin were you convicted of? Record the conviction below.

B. Authority and Wealth

In history of creation, one theme concerning wealth clearly emerges. This theme is that sinful creatures seek to supplant God’s authority over wealth with their own authority over wealth. The clash of authority is never totally separated from the clash of ownership.

1. How does Satan’s fall in Ezekiel 28:1-19 serve to illustrate this point?
 - a. What wealth had God given Satan?
 - b. In what way did Satan seek the authority rather than the benefits of being a steward of this wealth.
 - c. What applications does this have to me?

2. There are many secondary implications of the fall of man. One clearly is the issue of wealth. Read Genesis chapters 2 and 3.

- a. What was man to be steward of?
- b. Was this to be man's or God's?
- c. What were the restrictions?
- d. How did man respond to this limiting of his authority over the wealth of the world?
- e. How does this apply to me?

3. A third way this principle can be seen is in God's concept of idolatry and its link to wealth and authority over it.

- a. Read Deut. 5: 6-21 and Ex. 20: 1-7
- b. What is the emphasis of the first commandment?

The last?

c. In referring back to question 2, we can see the first time these commandments are broken with this in mind:

- 1) How is idolatry present?
 - 2) How is covetousness present?
 - 3) How is greed present?
 - 4) In Col. 3:5 and Eph. 5:5 how are idolatry and greed presented?
- d. Now turn to Ex. 32: 1-10, the first breaking of the first and tenth commandments after they are given.
- 1) How is:
 - a) Idolatry revealed?
 - b) Coveting revealed?

c) Greed revealed?

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2) From your knowledge of the relationship of idolatry and greed, how can you see these as being equal in this O.T. passage?

3) The basic issue up until this point has been who is Lord of wealth.

a) In Ez. 28: 6, 9 13-19 how is Satan personified or seeking to be the Lord of wealth?

(1) In Luke 4:5-7 how does he continue this struggle with Jesus?

(2) In Mark 4:19 how does he continue this struggle with man?

b) In Genesis 2:15-17 man being dissatisfied with his role as steward seeks a greater role. What is it? (3:4, 5)

1) How does Matt. 19:16-26 show this same struggle between individuals' wealth God's played out in Jesus' ministry?

2) How does II Tim. 4:9-10 reveal this as an ongoing issue?

c) In Genesis 11: 1-9 we see corporate man dissatisfied with his role as steward. What was their sinful goal?

1) How does John 11: 47-50 show this as played out in the life of Christ?

2) How does Acts 16; 20-22 show this as an ongoing issue?

4) What conclusion then can we make about unregenerate man and wealth in terms of Lordship?

a) When on individual controls all the wealth?

b) When all people control some wealth as individuals?

c) When all people control all wealth as a corporate body or community?

C. The answer to our problem: The answer is obviously not held by men.

What then is the solution – the key principle?

1. Principle 1: Psalms 24:1, 2 depicts god. Who does creation belong to according to this verse? Who owns all wealth?

a. What light does David's prayer in I Chron. 29:11-14 shed on this truth?

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b. Sum this up in a single overriding principle.

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2. Principle 2: As Lord of creation, God assigns wealth to His stewards.

a. How is this truth revealed in Deut. 8: 18?

b. What does the parable of the steward in Luke 16: 1-15 further tell us?

3. This stewardship is evaluated in three ways. Match the truth to the correct battery of verses. Three are correct and three are not.

a. II Cor. 8:12
Luke 21: 1-4

a. On what we do with what we have
b. On how much we have

b. Matt. 6: 19-21
II Cor. 9:7

c. Heart
d. Power we wield

c. Matt 7: 22-24
Luke 16:10-13

e. Service
f. Return on Investment

D. Historically, stewards have rebelled against this simple theology e.g. all wealth is God's, He assigns it to men as stewards, men in turn are responsible to Him for their use, heart and service, because it is God's, not our own.

1. How does Col. 3:5 interpret this rebellion?

2. How does I Tim. 6: 10, the famous "Root of all evil" interpret this rebellion?

a. Compare the Great Commandment, Luke 10: 25-28, with the incident of the rich young ruler, Luke 18:18-23. What observations can be made?

b. How does Satan use coveting?

1) Mark 4:19

2) Luke 4: 6-8

3. Reveal in each of these passages how coveting has historically set men apart from go. (e.g. refusal to be His steward)

a. Gen. 3:6

b. Gen. 13:10

c. Joshua 6:17, 19; 7:11, 20, 21

11

d. John 12: 1-8

e. Luke 16: 14-15

f. II Tim. 3: 1,2

E. What then is the correct response? How do stewards in submission respond to the will of God?

1. According to I Cor. 3:21-23, what is the chain of authority over wealth? Who has ultimate authority?

2. What application does Paul make from this in I Cor. 4:1, 27?

a. How does Christ reflect this thinking in Mark 10:45?

b. How does He seek to impart this to His disciples in Luke 17: 5-10?

3. Historically in scripture submission to this economy has been a qualification for being used by God. As you read the verses below, write the reference next to the name and write the quality phrase next to his role. Ex. 18: 17-22; I Tim 3:8; I Tim. 3:1,3; Titus 1:7.

Example:

Overseer Titus 1:7 "Above reproach as God's steward.....not fond of sordid gain"

Elders of Israel

Overseers

Deacons

F. Summary

1. Restate a clear theology of wealth using Ps.24: 1, 2; I Chron. 29:11-17; Luke 16: 1-3.

2. What sin have you been convicted of as a result of this study?
What specific action will you take as an act of repentance?

3. How is this study most applicable to your personal life experience?

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CHAPTER II

WEALTH, POWER, AND THE DISCIPLE

I. Wealth, Power, and the Disciple

II Chron. 32:29 “God had given him very great wealth....”

A. Quiet Times:

1. Prov. 10:22
2. Ecc. 2:24, 25
3. Ecc. 4:6
4. Ecc. 5:18-20
5. Ecc. 7:14; 8:15
6. Ecc. 9:7-9
7. Ecc. 11:7 – 12:1

B. Scripture Memory:

1. I Sam. 2:7
2. I Tim. 6: 17 -19

C. Introduction:

D. Historically, there have always been those people whom God has made wealthy and

1. The origins of man and the wealth of God.

- a. Gen. 1:27-31; 2:10-25. God blesses man upon his creation.
This blessing entails both the rule and the use of all the resources of the earth – all of which were “very good.”
- b. Gen. 3:17-24. Man through his sin deprives himself in many ways of the benefits of the wealth of God’s initial blessing.
- c. Gen. 9:1-3. It is, however, evident from the Noah Covenant that the wealth of the world is still considered by God to be man’s to rule and to enjoy.
- d. It is in this light that we approach the subject of wealth as historically presented in scripture.

2. From Noah times until the time of Christ many of the great men of God as revealed in Scripture have been characterized by both wealth and power.

- a. Job – Job 1:1-5; 42:10-17
- b. Abraham – Gen. 12:1,2,15,16; 13:2,14,15; 23:6; 24:35
- c. Isaac – Gen. 16:12-16
- d. Jacob – Gen. 27:27-29, 30: 25-30; 30:43
- e. Joseph – Gen. 45:4-9
- f. Boaz – Ruth 2:1
- g. Solomon – I Kings 3:11-13
- h. Jehoshaphat – II Chron. 17:3-6
- i. Hezekiah – II Chron. 29:1, 2; 32:27-29
- j. Esther – Esther 2; 17, 18
- k. Mordecai – Esther 8:1, 2; 10:2, 3

l. Daniel – Daniel 2:46-48; 5:29; 6:28
m. Shadrach, Meshach, Abednego – Daniel 2:49; 3:29, 30

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3. Many see Jesus as wan, poorly clad and unkempt a man who loved in the fields among the poor, a true ascetic in the tradition of medieval monks. In contrast, the Bible depicts Jesus very much at home in the aristocratic society.
 - a. Matt. 9:8-11: At the call of Levi, He found himself being entertained and ministering in a very exclusive setting.
 - b. Matt. 11:19: By His own admission, he was not an aesthetic as was John the Baptist, but instead very much the opposite.
 - c. Luke 14:1; 19:1-6 Matt. 8: 5-7; as often as not you can find Jesus ministering to the elite in a very exclusive settings.

4. Both in Jesus' time and in the early church we find the wealthy and powerful singled out for acts of faith and very much in the mainstream as disciples and leaders.
 - a. Mk. 1:20 James and John evidently came from a thriving fishing business.
 - b. Matt. 8:5-13 The faith of the centurion singled out by Jesus.
 - c. Matt. 9:9 Matthew, the tax officer, is called as a disciple.
 - d. Luke 19:1-10 Zaccheus, the tax gatherer, is singled out for his faith.
 - e. Matt. 27:57 Joseph of Arimathea is a rich man and a disciple of Jesus.
 - f. Acts 10:1,2, 21-23 Cornelius, the centurion who was both rich and powerful was the key to the Gentile ministry.
 - g. Acts 16:14, 15 Lydia, the merchant, was the first European convert.
 - h. Acts 18:8 Crispus, the leader of the synagogue, was a key to the Corinthian ministry.
 - i. Phil 3:1-6 Paul, one of the greatest apostles, was a man of power and influence.
 - j. Phil 4:22 There was evidently a ministry among Caesar's household early in the days of the church.
 - k. Phil 1:13 the Praetorian Guard was ministered to by Paul.
 - l. Philemon 1-3, 17,22 Many whom Paul looked to and ministered to, such as Philemon, were evidently wealthy and influential men.

5. The eternal dwellings of God and man are characterized by power and riches.
 - a. John 14:2 Jesus is preparing a dwelling for us.
 - b. Matt. 6:20; I Cor. 3:12,14 Our eternal state is characterized by the accumulation of wealth.
 - c. Rev. 21:1022:5 The New Heaven, New Earth, and New Jerusalem are all characterized by great wealth.
 - d. Rev. 4:11; 5:12,13 Power and wealth are characteristic of Christ's reign as well.

- E. The Scriptures also speak to the fact that the blessings of wealth and power are often bestowed by God upon those who live in obedience to Him.
 1. Prov. 10:22 Establishes riches as a blessing from God.

- a. The key to this may be a life which honors God through righteousness and godliness.
 - 1) Prov. 15:6 Righteous men will be characterized by wealth.

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- 2) I Sam. 2:8-10 Again it is the godly man who was blessed by God.
 - b. The fear of the Lord is also honored by God's blessing of wealth and power.
 - 1) Ps. 112:1-6 a picture of the principle at work.
 - 2) Prov. 22:4 Again, the results of the fear of the Lord are wealth, honor, and life.
 - c. The one whose standard of work is diligence unto God also reaps God's blessing.
 - 1) Prov. 10:4 His hand makes him rich.
 - 2) Prov. 13:4 His soul is fat.
 - 3) Prov. 21:5 He takes the advantage (gain).
 - d. Those who become wise through submission to God also experience His blessing.
 - 1) Prov. 3:16 Wisdom bestows life, riches, and honor.
 - 2) Prov. 8; 18 Wisdom bestows riches, honor, wealth, and righteousness.
 - 3) Prov. 8:21 Wisdom bestows wealth.
 - 4) Prov. 14:24 Wisdom bestows the crown of wealth.

F. The Scripture speaks clearly to the fact that life, riches, and the abundance which God gives is to be enjoyed.

- 1. Ecc. 2:24, 25 Enjoyment of life is from God.
- 2. Ecc. 3:4, 5 God grants a time to laugh and dance.
- 3. Ecc. 4:6 God gives rest and relaxation.
- 4. Ecc. 5:18-20 God gives rest and wealth to be enjoyed.
- 5. Ecc. 7:14 God gives prosperity that we may be happy.
- 6. Ecc. 8:15 God gives pleasure and the wealth to enjoy it.
- 7. Ecc. 9:7-9 God gives pleasure and the wealth to enjoy it.
- 8. Ecc. 11:7-12:1 Life is to be enjoyed in the presence of God.

G. Principles of Life for Wealthy Disciples I Tim. 6:3-19.

- 1. 6:3-5 Suppose that 'godliness (or religion) is a means of spiritual gain' and those who are of the same class as all who hold to doctrines which oppose Christ are described as being in the same class with those who are characterized by:
 - a. Conceit
 - b. Understanding nothing
 - c. Morbid
 - d. Disputers
 - e. Envy
 - f. Strife
 - g. Abusive language
 - h. Evil suspicions
 - i. Constant friction

- j. Deprived of truth
- 2. 6:6-10 It is the love of money and the seeking of wealth rather than God which destroys men.

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- 3. 6:11-16 all men are instructed to:
 - a. Flee greed
 - b. Pursue righteousness, godliness, faith, love, perseverance, and gentleness.
 - c. Fight the good fight of faith.
 - d. Keep the commandments without stain.
- 4. 6:17-19 the rich of the world are to:
 - a. Not be conceited.
 - b. Not fix hope on riches.
 - c. Fix love on God.
 - d. Do good.
 - e. Be rich in good works.
 - f. Be generous and ready to share.
- H. Conclusion:
 - 1. God makes a man rich and powerful, therefore it should not be a source of pride or selfishness.
 - 2. Irrespective of position or wealth, God expects man to humbly love and serve Him as His disciple.

II. Wealth, Power, and the Disciple

II Chron. 32: 29 “God had given him very great wealth...”

I would like to preface this study by saying that it is designed to challenge your thinking, increase your knowledge but most of all help you to be successful in your application of God’s word in your everyday life. A key element in this success will be your quiet times in meditation alone with God. As a result, each chapter will come with a daily meditation assignment. According to Joshua 1:8, this aspect of the study is essential and should not be taken lightly by the student. “...then you will have success.”

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 - 2. Passages for meditation
 - a. Prv. 10:22
 - b. Ecc. 2:24, 25
 - c. Ecc. 4:6
 - d. Ecc. 5:18-20
 - e. Ecc. 7:14; 8:15

- f. Ecc. 9:7-9
 - g. Ecc. 11:7-12:1, 9-14
3. Scripture memory passages.

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- a. II Chron. 32:29
- b. I Tim. 6:17-19 (alternate passage)

According to Psalm 119:9, 11 scripture memory is a key both for personal purity and for the avoidance of sin. Each chapter will provide you with a primary verse and an alternate verse. The student is encouraged to memorize both, but the alternate is provided in case the first verse is already memorized. At the end of each chapter is a S.M. chart to be filled out. Come to the study to share your verse and your observations.

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Jeremiah 15:16

“Thy words were found and I ate them, and Thy words became for me a joy and the delight of my heart; for I have been called by Thy name, O Lord God of Hosts.

B. Introduction

1. Since the time of Christ there has been a polarization on this subject as evidenced by Matt. 11:18, 19 “For John came neither eating nor drinking, and they say, “He has a demon!” The Son of Man came eating and drinking, they say, ‘Behold, a gluttonous man and a drunkard, a friend of tax-gatherers and sinners! Yet wisdom is vindicated by her deeds.’ As was then and is today, everybody has an opinion concerning wealth and discipleship. Perhaps even more strongly there exist opinions held concerning wealthy disciples. These opinions range.....
 - a. From the far right where wealth and power are viewed as a sign of true faith and as optional blessings for all whom truly believe the promises of God’s word. To be poor is to be poor in faith, a sign of unwillingness to believe God’s promises and to conform to God’s word which ultimately brings prosperity. Above all, it is something to feel guilty about.
 - b. To the far left where wealth and power are viewed as a sign of worldliness and carnality. They are to be given away just as quickly as they come. To be wealthy is to be a hoarder of God’s resources. It is to be worldly, to be poor in heaven, and above all it is something to feel guilty about.

2. Most people lean to one extreme or the other to varying degrees, whether they recognize it or not. Most people, as well, view the proper balance between the two to be the one in which they find themselves at that particular moment in

which they consider the issue. Few have taken the time to study in depth what God has to say on the issue.

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3. This study will seek to establish scriptural principles and examples of wealth and the disciple. It is the hope of the author that this study will enable the disciple to cut through many of the prevailing misconceptions concerning wealth and arrive at sound scriptural convictions on this subject.

4. In the space below, write a summary statement of the two prevailing prejudices as described in the introduction supply each with a proof text.

Prejudice A:

Prejudice B:

5. Why do you think Christians are so prone to polarize on this issue?

6. In the chart below, indicate where you stand in relation to these two philosophies at this time – “0” being ambivalent and “5” on either side being 100% convinced. Then explain why.

A _____ B
5 4 3 2 1 0 1 2 3 4 5

C. Historically, there have always been those people that God has made wealthy and powerful. In this section of the workbook we will look at this from the very beginning of time up until he present.

1. The origin of man’s stewardship of the wealth of God.

a. Read Genesis 1:27-2:25

1) Write out phrases which indicate the relative degree of wealth and power which God origin ally bestowed upon man.

2) How does God view this state of man? (Give proof text from passage)

b. Read Genesis 3:1-24

1) What event is depicted in this passage?

- 2) What effect does it have upon man's position of wealth and power?
Include quotes or partial quotes from the passage in your answer.

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c. Read Genesis 9:1-17

- 1) What is the context of this passage?

- 2) What does God promise man here concerning wealth and power?

d. What light do these three passages shed on man's relationship to wealth and power and how God views this?

2. From the time of Noah until the coming of Christ many of the great men of God as revealed in scripture have been characterized by both wealth and power.

In the section below:

- 1) Read the passage.
- 2) Indicate who the passage is speaking of.
- 3) Indicate the degree of this person's wealth and power.
- 4) Indicate briefly both why this person was important and lastly how his wealth was important in accomplishing God's plan for his life.
These last two questions will not necessarily be found in the scripture presented.

a. _____ (Job 1:1-5; 42:10-17)

- 1) The degree of wealth and power of this person.

- 2) The importance of this person in the work of God.

- 3) The importance of his wealth and power in accomplishing God's plan for him.

b. _____ (Gen. 12:1, 2, 15,16; 13:2,14,15; 23:6; 24:35)

- 1) The degree of wealth and power of this person.

- 2) The importance of this person in the work of God.

3) The importance of is wealth and power in accomplishing God's plan for him.

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c. _____ (Gen. 26:12-16)

1) The degree of wealth and power of this person.

2) The importance of this person in the work of God.

3) The importance of his wealth and power in accomplishing God's plan for him.

d. _____ (Gen. 27:27-29; 30:25-43)

1) The degree of wealth and power of this person..

2) The importance of this person in the work of God.

3) The importance of his wealth and power in accomplishing God's plan for him.

e. _____ (Gen. 45:4-9)

1) The degree of wealth and power of this person

2) The importance of this person in the work of God.

3) The importance of his wealth and power in accomplishing God's plan for him.

f. _____ (Ruth 2:1)

1) The degree of wealth and power of this person.

2) The importance of this person in the work of God.

3) The importance of his wealth and power in accomplishing God's plan for him.

g. _____ (I Kings 3:11-13)

1) The degree of wealth and power of this person.

2) The importance of this person in the work of God.

3) The importance of his wealth and power in accomplishing God's plan for him.

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h. _____ (II Chron. 17:3-6)

- 1) The degree of wealth and power of this person.
- 2) The importance of this person in the work of God.
- 3) The importance of his wealth and power in accomplishing God's plan for him.

i. _____ (IIChron. 29:1, 2; 32:27-29)

- 1) The degree of wealth and power of this person.
- 2) The importance of this person in the work of God.
- 3) The importance of his wealth and power in accomplishing God's plan for him.

j. _____ (Esther 2:17, 18)

- 1) The degree of wealth and power of this person.
- 2) The importance of this person in the work of God.
- 3) The importance of his wealth and power in accomplishing God's plan for him.

k. _____ (Esther 8:1, 2; 10:2, 3)

- 1) The degree of wealth and power of this person.
- 2) The importance of this person in the work of God.
- 3) The importance of his wealth and power in accomplishing God's plan for him.

l. _____ (Daniel 2:46-48; 5:29; 6:28)

- 1) The degree of wealth and power of this person.
- 2) The importance of this person in the work of God.

- 3) The importance of his wealth and power in accomplishing God's plan for him.

m. _____ (Daniel 2:49; 3:29, 30)

- 1) The degree of wealth and power of this person.
- 2) The importance of this person in the work of God.
- 3) The importance of his wealth and power in accomplishing God's plan for him.

3. Jesus and the good life

Many see Jesus as a wan, impoverished, unkempt aesthetic who lived in the wilderness among the poor, much in the tradition of medieval monks. Contrastingly, the Bible depicts Jesus as very much at home in the aristocratic setting, which was so often His focus during the course of His ministry. The chart below seeks to call the disciples' attention to some of the more exclusive settings in which Jesus found himself ministering in. Read the passage first, and then develop in your own words 1) the exclusive nature of the people He was ministering to and 2) the exclusive nature of the setting itself.

<u>Passage</u>	<u>Exclusive Nature of the People He Ministered to</u>	<u>Exclusive Nature of the Setting He Ministered in</u>
a. Matt. 9:9-13		
b. Matt. 11:7-19		
c. Luke 14:1-15		
d. Luke 19:1-10		
e. Matt. 8:5-7		

4. Both in Jesus' time and in the early church we find the wealthy and powerful singled out for acts of faith as well as central roles as disciples and teachers on the cutting edge of the work of God.

In the chart below 1) Read the passage carefully 2) Identify the individual who reflects this principle and develop as best you can what can be deduced concerning his wealth and power 3) Explain how this person or event is

significant and 4) Explain why someone with wealth and power would be crucial at this time.

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<u>Passage</u>	<u>Name</u>	<u>Significance of The individual</u>	<u>Why someone with wealth is crucial at this time</u>
a. Mark 1:20			
b. Matt. 8:5-13			
c. Matt. 9:9-13			
d. Luke 19:1-10			
e. Matt. 27:57-60			
f. Acts 10:1, 2, 21-23, 34, 35			
g. Acts 16:14,15			
h. Acts 18:7-11			
i. Phil. 1:12-14			
j. Phil. 3:1-6			
k. Phil. 4:21-23			
l. Philemon 1-3,17,22			

5. Not only in the present but also in the future the Bible depicts the saints of God ministering from positions of wealth and power. In the space provided, read the appropriate passage and then explain how it pertains to the subject of wealth, power, and the eternal state of man.

<u>Passage</u>	<u>How does this passage speak to the theme of wealth, power, and the eternal state of men?</u>
----------------	---

a. John 14:2

b. Matt. 6:20

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c. I Cor. 3:12, 14

d. Rev. 21:10-22:5

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e. Rev. 4:11

f. Rev. 5:12,13

6. Reflecting back on this section dealing with God's blessing of wealth and power throughout the Scriptures:

a. What wrong convictions have I held?

b. What wrong attitudes has this resulted in?

c. How have these manifested themselves in my life?

d. What changes will I bring about now that I have realized this?

D. The Scriptures also speak to the fact that the blessings of wealth and power can be a direct result of living within the economy of God's Word. (e.g. There is a cause and effect result between conforming of our lives to God's principles and success.) In other words, God blesses obedience and God has caused the world to function in such a way so that those who obey His principles are blessed. In reflection on this fact, read Proverbs 10:22.

Paraphrase the verse:

Write the key thought of the verse:

In the space below we will look into what brings the blessing of God under the economy which He has set up.

1) Read the passage

2) Write out the key thought

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- 3) Title the section
- 4) Write out a thesis statement

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1. Passage: Prov. 15:16, I Sam. 2:8-10
Key thought:

Title:

Thesis statement:

2. Passage: Ps. 112:1-6, Prov. 22:4
Key thought:

Title:

Thesis statement:

3. Passage: Prov. 10:4, 13:4, 21:5
Key thought:

Title:

Thesis statement:

4. Passage: Prov. 3:16, 8:18, 8:21, 14:24
Key thought:

Title:

Thesis statement:

5. Reflecting back on this section dealing with God's blessing of wealth and power:
 - a. What wrong convictions have I held?

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b. What wrong attitudes has this resulted in?

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c. How have they manifested themselves in my life?

d. What changes will I bring about now that I have realized this?

E. In further developing this theme of God's blessing of wealth and power upon His disciples, we now turn our thoughts to the question of the role of wealth in the enjoyment of life.

1. In the space below rewrite each passage in your own words as it would apply to you in your particular situation. Write it out as if God were speaking directly to you about his desires for you.

Passage

Paraphrase as it applies to you

a. Ecc. 2:24, 25

b. Ecc. 3:4, 5

c. Ecc. 4:6

d. Ecc. 5:18-20

e. Ecc. 7:14

f. Ecc. 9:7-9

g. Ecc. 11:7-12:1

h. Ecc. 12:13, 14

2. In reflection back on this second dealing with wealth and the enjoyment of life.
 - a. What wrong convictions have I held?

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- b. What wrong attitudes had this resulted in?
 - c. How have they manifested themselves in my life?
 - d. What changes will I bring about not that I have realized this?

F. In closing it would be advisable to determine the principles of life for the wealthy and powerful disciple. In other word, if you find yourself in this position, how are you to live and behave in order to practice the art of discipleship?

1. Read I Tim. 6:319 in five different translations. (list them below)
 - a.
 - b.
 - c.
 - d.
 - e.

2. In the space provided, paraphrase this entire passage in your own word. (Be colorful!!)

3. Upon reflecting on I Ti. 6:3-19, write out what you feel to be the central truths concerning the subject of wealth and power.

4. In the space below write out what you feel to be the central truths concerning the lifestyle of the wealthy and powerful disciple as represented in I Tim. 6:3-19. Use direct quotes whenever possible.

5. Reflecting back on I Tim. 6:3-19 and how it deals with the principles of life for the wealthy and powerful disciple:

a. What wrong convictions have I held?

30

b. What wrong attitudes has this resulted in?

c. How have they manifested themselves in my life?

d. What changes will I bring about now that I have realized this?

G. Conclusion – in looking back over this chapter of the workbook:

1. Write out a thesis statement concerning wealth, power and the disciples.

2. In the space below write out the wrong convictions or attitudes you have held toward the subject of wealth and power or towards the wealthy and the powerful. Then next to them write out the correct concept or attitude with a proof text from the Word of God.

**Wrong Concept
or Attitude**

**Correct Concept
or Attitude**

Proof Text

3. Write out three applications

a. One which you will apply today

b. One which you will apply this week

c. One which you will seek to apply over the coming months

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CHAPTER III

THE SACRIFICIAL SYSTEM AND STEWARDSHIP

II Sacrificial System and Stewardship

A. Quite Times

1. I John 2:1, 2
2. Rom. 3:21-26
3. II Cor. 9:10-15
4. Rom. 12:1-5
5. Rom. 12:6-13
6. II Tim. 4:6-8
7. II Cor. 8:1-5

B. Scripture Memory

1. II Cor. 8:1-2
2. II Cor. 8:3-5

C. Introduction – Types of Sacrifices

Basically there were two types of sacrifices. First, there were sacrifices in the light – those sacrifices which were made in full fellowship with God and not necessarily due to a sin which had been committed. Secondly, there were sacrifices in the darkness which were directly linked to sin and designed to restore fellowship.

1. Sacrifices in the light

a. Burnt offering

- 1) Lev. 1
- 2) To make God favorable – people or giver
- 3) Example: I Sam. 7:9; 13:9
- 4) Most common

b. Meal offering

- 1) Lev. 2
- 2) Again to gain favor – offered desires to give gift to God. Everyone could afford therefore everyone could give.

c. Peace offering

- 1) Lev. 3
- 2) Thanksgiving offering – eaten by lay worshippers and always shared with friends.

2. Sacrifices in the darkness

a. Sin offering

- 1) Lev. 4
- 2) Unwittingly sin against God

b. Guilt offering

- 1) Lev. 5
- 2) Guilt involved before God and man

3. Third type – The symbolic submission of wealth for atonement Ex. 30:11-16

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D. Steward is now freed from sacrificial system of Old Testament – our gifts and the sacrifices we make should not be viewed in light of law and justification.

1. Hebrews 9 – Christ totally fulfills the system

a. 1-10 Symbol and inadequate

33

b. 11-15 Christ fulfilled

c. 23-28 One time act totally satisfied God

2. I John 2:1, 2:4:10 God's wrath is totally justified in Christ

3. Romans 3:21-26 Man is totally justified in Christ

4. New Testament Correlation – sacrifice of light

a. Burnt – sacrifice of Christ allows us to call for grace and ask for favor. Prayer for grace and favor

b. Meal – gift to God – Rom. 12:1 reasonable service of worship

c. Peach – testimony and praises of God before believers

5. New Testament correlation – sacrifice of darkness

a. S.O. = Work of Christ

b. G.O.= Work of Christ and restitution

6. New Testament correlation of submission of wealth II Cor. 9:6, 7

7. Summary

a. Christ fulfilled

1) Blood sacrifice – substitution atonement

2) Wrath – propitiation

3) Justice – justification

b. No need

1) Offering for sin

2) Offering for favor

E. If the law is fulfilled, how do we offer up sacrifices in the New Covenant?

1. Types of New Covenant Sacrifices

a. Rm. 12:1,2 lives to service

b. Phil. 2:17 lives to minister

c. I Pt. 2:4, 5 spiritual sacrifices

d. II Tim. 4:6-8 life unto death

e. Heb. 13:15,16 praise, thanksgiving, works, sharing

2. Sacrifices in New Covenant stewardship

a. Heb, 13:15, 16

1) Of the four sacrifices – praise, thanksgiving, works, and sharing – two are directly linked to stewardship.

2) Sharing; Good works

b. Phil. 4:18 Stewardship is also seen here as a sacrifice.

c. II Cor. 9:10-15 The sacrifice of stewardship produces the sacrifice of praise. One yields the other, thus all are found in the act of giving.

3. Of all sacrifices praise, thanksgiving, sharing, and good works are the easier, and giving produces all four in one action.

F. Application

III. The Sacrificial System and Stewardship

I would like to preface this study by saying that it is designed to challenge your thinking, increase your knowledge but most of all help you to be successful in your application of God's word in your everyday life. A key element in this success will be your quiet times in meditation alone with God. As a result, each chapter will come with a daily meditation assignment. According to Joshua 1:8, this aspect of the study is essential and should not be taken lightly by the student. ".....they you have success."

A. Quiet times alone with God

1. Each morning read the passage indicated and meditate on the following verses. At the end of each chapter is a quiet time journal, and you are encouraged to write your observations in the spaces provided so that you can share them with others. As you finish each quiet time, select something to take with you to meditate on throughout the day.

2. Passages for meditation

- a. I John 2:1, 2
- b. Rom. 3:21-26
- c. II Cor. 9:10-15
- d. Rom. 12:1-5
- e. Rom. 12:6-13
- f. II Tim. 4:6-8
- g. II Cor. 8:1-5

3. Scripture memory passages

- a. II Cor. 8:1-2
- b. II Cor. 8:3-5 (alternate passage)

According to Psalm 119:9, 11 scripture memory is a key both for personal purity and for the avoidance of sin. Each chapter will provide you with a primary verse and an alternate verse. The student is encouraged to memorize both, but the alternate is provided in case the first chart to be filled out. Come to study ready to share your verse and your observations.

A word of remembrance – the objective of this study is to change our lives and conform to the heart of God in the area of stewardship. If we respond to these projects as Jeremiah and to this study as Jeremiah, we will be far ahead in our own personal sanctification. Remember, the study of the Word of God, the committing of it to memory, the daily meditation on it, and the application of it is not work, it is life.

Jeremiah 15:16

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“Thy words were found and I ate them, and Thy words became for me a joy and the delight of my heart; for I have been called by Thy name, O Lord God of hosts.

B. Introduction – Are the sacrifices we make in the Christian life as disciples, both financial and otherwise, the same as the sacrifices referred to in the Old Testament? When I sacrifice \$10 upon the felt of the offering plate as it passes before me, is it equal to the saint of old offering to God his lamb, his goat, or his grain upon the fires of the altar? Are my gifts a continuance of the sacrificial system in the 20th century form? These are important questions for our consideration and they will be dealt with in this chapter of your workbook.

C. Dr. Elliot Johnson has put forth that there were basically two types of categories of Old Testament sacrifice. First, there were sacrifices known as “sacrifices of light” which were made in full fellowship with God and not necessarily due to a sin which had been committed. Secondly, there were “sacrifices in the darkness” which were directly linked to sin and designed to restore fellowship. To more fully understand this system, fill in the following chart. Read chapters 1-5 of Leviticus and record your answers as briefly as possible.

1. Sacrifice in light	Ref.	What was Offered	Why it was offered	Result of offering (if any)
a. Burnt offering		_____		
b. Meal offering		_____		
c. Peace offering		_____		
2. Sacrifice in Darkness		_____		
a. Sin offering				
b. Guilt offering		_____		

PATSY, I WASN'T SURE HOW TO DO THE VERTICAL LINES AND I DIDN'T WANT TO MESS UP ANYTHING!!!! HA! HA!

3. It might be noted that no money is involved in these sacrifices to God. We find in Exodus 30:11-16, however, when money is offered. Read this passage and answer the questions below.

- a. When was this offering given?
- b. Why was this offering given?
- c. Who was to give this offering?
- d. What is to be given?
- e. What observations can you make about this?
- f. Title this offering.

D. As new Testament stewards we are free from this sacrificial system since these offerings primarily dealt with justification before God and making God favorably disposed to give blessing to the bearer of the sacrifice. They have no place in the New Testament Christian's life and worship.

1. Read Hebrews chapter 9. Match the titles with respective references.

- | | |
|------------|---|
| a. 9:1-10 | His one-time act eternally satisfied God. |
| b. 9:11-15 | Old Testament sacrifices were an inadequate symbol. |
| c. 9:23-28 | Christ totally fulfilled all the symbolic requirements of the Old Testament sacrificial system. |

2. Read I John 2:1, 2 and 4:9, 10
 - a. In these two passages how do the roles of Christ do away with the need for the Sacrificial System.
 - b. Using a Bible dictionary define propitiation
3. Accord to Rom. 3:21-26 why is there no need for a sacrificial system to justify us before God?
 - a. What light does Rom. 8 shed on this?
4. Since there is no need for the Old Testament sacrificial system, match the New Testament practice that best represents the Old Testament system.

<ol style="list-style-type: none"> a. Sacrifice of darkness <ul style="list-style-type: none"> Sin offering Guilt offering b. Sacrifice of light <ul style="list-style-type: none"> Burnt offering Peace offering 	<ul style="list-style-type: none"> - Christ bore our guilt - Prayer for grace and favor - Giving to God on first wealth - Christ bore our sin - Testifying before men of God's graciousness
---	--
5. Summary
 - a. Why are our monetary gifts not sacrifices to assure our justification before God?
 - b. According to Heb. 13:15,16 what type of sacrifices do we offer to God and why?

E. If then the Law and the need to conform to the Law have been totally fulfilled in Christ, how do we as stewards of God's grace offer gifts and sacrifices to God?

1. Sacrifices in the New Covenant – general

- a. Read the passages and then write out the sacrifice as it is depicted and write out God's response (if it is mentioned).

	<u>Sacrifice</u>	<u>God's Response</u>
Rom. 12:1, 2		
Phil. 2:17		
I Pt. 2:4, 5		
II Tim. 4:6-8		
Heb. 13:15, 16		

- b. Now make a list of the sacrifices depicted in the above chart. List them in ascending order, beginning with the least difficult and ending with the most difficult in terms of obedience.

2. Stewardship and the sacrifices in the New Covenant

- a. Read Hebrews 13:15, 16

- 1) There are four actions depicted in this passage. What are they?
- a)
 - b)
 - c)
 - d)

2) Which two of these would fall under the heading of stewardship?

a)

b)

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3) With what word does god depict these two actions?

4) How do these two actions affect God?

b. Read Phil. 4:18

1) To what action is Paul referring on the part of the Philippians, e.g. what has evidently been taking place?

2) How does Paul describe this action taken by the Philippians in spiritual terms? (How does God perceive their actions?)

3) How has this action to Paul, on the part of Philippians, affected God?

c. What do these two passages teach us (Heb. 13:15, 16; Phil. 4:18)

1) About sacrifices in the New Testament

2) About how they affect God

d. Now read II Cor. 9:10-15

1) According to verses 12 and 13, what will be the results of the sacrifice of sharing in the lives of men?

2) No re-read Heb. 13:15, 16. What were the first two sacrifices that were mentioned?

a)

b)

3) How then does the sacrifice of sharing breed further sacrifices, e.g. create a snowball effect?

e. Summarize this section by showing how all four sacrifices in Heb. 13:15,16 are interrelated by cause and effect.

CHAPTER IV

THE NEW TESTAMENT STEWARD AND THE TITHE

IV. The N. T. Steward and the Tithe

A. Quiet Times

1. Gen. 14:13-24
2. Gen. 28:10-22
3. Deut. 14:22-29
4. Neh. 10:28-39
5. Prov. 3:9, 10
6. Mal. 3:6-10
7. Mal. 3:11-14

B. Scripture Memory

1. Proverbs 3:9, 10
2. Luke 6:38

C. Definition – “The tenth of produce or property for the support of the priesthood or for other religious objectives.”

D. Institution

1. The first tithes

- a. Earliest gifts to God – Cain and Abel – Gen. 4:1-5 (Heb. 11:4)
- b. Specifically recorded
 - 1) Abraham – Gen. 14:17-20 (Heb. 7:2-4)
 - 2) Jacob – Gen. 28:18-22

2. Formal inauguration in the Law under Moses

- a. Lev. 27:30 – first mentioned in scripture
- b. Lev. 27:26 - first born is representative tithe of all life
- c. “The tenth of all produce, flocks, and cattle was declared to be sacred to Jehovah and was, so to speak, of feu-duty or rent to Him (God)..... Tithes and offerings, along with the first-born, were intended, therefore, To be the representatives of the entire produce of the lands....they Constituted a practical confession and acknowledgment that the whole Land, that all possessions in general, belonged to Him (Jehovah) and that it was He alone who conferred them upon those who enjoyed them.”

Merrill F. Unger

E. The function of the tithe

1. Num. 18:21-24 Income for the Levites

a. The tithe and the Levites

- 1) Num. 18:21-24
 - a) Return for their service
 - b) No inheritance but instead spiritual ministry
 - c) Live off tithe of those who do inherit
- 2) Deut. 12:17-19

- a) To be shared with Levites “who is within your gates”
- b) Admonition “do not forget the Levites
- 3) Deut. 14:27-29
 - a) Levites needs are not to be forgotten but to be me.
- 4) Neh. 10:37-39
 - a) Levites are ministered to by the tithe
 - b) They in turn tithe
- 5) Deut. 26:12
 - a) Tithe goes to Levite
- 6) Num. 1:47-54
 - a) Levites are not numbered
- 7) Deut. 10:8, 9
 - a) God separated tribe of Levi – no portion or inheritance
- 8) Josh. 13:14-33
 - a) No inheritance for the tribe of Levi
 - 2. Num. 18:25-32 – income for the priests
 - 3. Deut. 14:22-26 – fear the Lord God
 - 4. Deut. 14:28, 29
 - a. Levites, aliens, orphans and widow’s needs are met.
 - b. God’s blessing on the work of our hands.
 - 5. Deut. 12:6,7, 11,12 – Rejoice in blessings of God
 - 6. Deut. 26:10-15 – Worship and blessing
 - 7. Neh, 10:37-39 – Maintenance of temple
- F. God’s view of the tithe
 - 1. Mal. 1:6-14 – Quality
 - 2. Mal. 3:8-11 – Robbery of God by withholding tithe
 - 3. Prov. 3:9 – First fruits
 - a. Ex. 23:19 – to be the choice, the best
 - b. Deut. 26:2,10,13 – Sacred portion of God which is an area of strict obedience
 - 4. Lev. 22:17-22, 32, 33 – Without defect, perfect
- G. Do we still live under the tithe?
 - 1. Gal. 3:23-4:11 – Freed from the regulations of the Law
 - a. Col. 2:16-23 Do not let men put you under regulations
 - b. Gal. 3:1-5 Faith, not works, is what God is looking for
- H. Application
 - 1. God’s economy of Levites is revealed – Deut. 12:19 and I Tim. 5:17, 18
 - 2. God’s attitude towards giving is revealed
 - a. First – Prov. 3:9
 - b. Quality – Mal. 1:6-14
 - 3. When the Law is stripped away, the heart is truly revealed – Gal. 5:14, Lev. 19:18, Matt. 19:16-22
 - 4. Removal of legal responsibility to give 10% does not remove Moral responsibility to give, nor the economy of God’s blessing

- upon the donor. Luke 6:38
5. Giving is an opportunity for reflection on the bounty of God and thus rejoicing in His name. II Cor. 9:7

IV. The New Testament Steward and the Tithe

I would like to preface this study by saying that it is designed to challenge your thinking, increase your knowledge but most of all help you to be successful in your application of God's word in your everyday life. A key element in this success will be your quiet times in meditation alone with God. As a result, each chapter will come with a daily meditation assignment. According to Joshua 1:8, this aspect of the study is essential and should not be taken lightly by the student. "...then you will have success."

A. Quiet times alone with God.

1. Each morning read the passage indicated and meditate on the following verses.
At the end of each chapter is a quiet time journal, and you are encouraged to write your observations in the spaces provided so that you can share them with others.
As you finish each quiet time, select something to take with you to meditate on throughout the day.
2. Passages for meditation
 - a. Gen. 14:13-24
 - b. Gen. 28:10-22
 - c. Deut. 14:22-29
 - d. Neh. 10:28-39
 - e. Prov. 3:9,10
 - f. Mal. 3:6-10
 - g. Mal. 3:11-14
3. Scripture Memory
 - a. Proverbs 3:9, 10
 - b. Luke 6:38 (alternate passage)

According to Psalm 119:9, 11 scripture memory is a key both for personal purity and for the avoidance of sin. Each chapter will provide you with a primary verse and an alternate verse. The student is encouraged to memorize both, but the alternate is provided in case the first verse is already memorized. At the end of each chapter is a S.M. chart to be filled out. Come to the study ready to share your verse and your observations.

A word of remembrance – the objective of this study is to change our loves and conform to the heart of God in the area of stewardship. If we respond to these projects as Jeremiah and to this study as Jeremiah, the study of the Word of God, the committing of it to memory, the daily meditation on it, and the application of it is not work, it is our life.

Jeremiah 15:16

“Thy words were found and I ate them and Thy words became for me a joy and the delight of my heart; for I have been called by Thy name, O Lord God of hosts.”

B. If the O.T. sacrificial system is no longer in force then what about the tithe? Does God demand 10% of all Christians? If we do not tithe 10% is it a sin?

I might be best to begin with a definition of the term “tithe”. In the space below, record the definition of “tithe” from a major modern dictionary.

C. The tithe itself as an institution has a long history and was recorded in the scriptures before the Law was in existence. The first two instances of tithes are recorded below. To more fully understand them, fill in the chart below.

1. First tithes

Passage the context)	Who tithed? Who tithed? tithe made?	What was Tithed? Tithe made to?	When (Why was the	Who was the
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Gen. 14:17-20

Gen. 28:18-22

2.The formal institution of the tithes was set up under the Law of Moses. Merrill F. Unger says in Unger’s Bible Dictionary that, “The tenth of all produce, flocks and cattle was declared to be sacred to Jehovah by way, so to speak, of feu-duty or rent to Him....Tithes and offerings, along with the first-born, were intended, therefore to be the representative of the entire produce of the land....they constituted a practical confession and acknowledgement that the whole land, that all possessions in general, belonged to Him and that it was He alone who conferred them upon those who enjoyed them.”

a. With this in mind, read the command in Lev. 27:30

1) How did God view the ownership of the tithe?

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2) What was its standing before God?

3) What is the significance of these two facts from man’s perspective?

3. The actual outworking of the tithe, however, is not as simple as may first be thought. The Law is complex legal document and must be studied in full to be understood. The Following project will illustrate this point.

- a. According to Lev 27:30-33, what percent of all must be tithed? a. _____
- b. According to Deut. 12:5, 7,11,17,18 what percent of that which is left to be consumed at the festival meal? _____% This percentage would be equal to what portion of the Remaining 90%? b. _____
- c. According to Deut. 14:28, 29 _____% must be set aside every third year for _____, _____, and _____. or what % yearly? c. _____
- d. Through simple addition we now arrive at the number which represents a total percentage of that which must be set aside yearly for the Old Testament saint to meet his legal obligations under the tithe system. d. _____

Dr. Ryrie states, “The portion was clearly specified and every Israelite was obligated to bring to the Lord approximately twenty-two percent of his yearly income”, so you can See one’s financial obligations before God were extensive and mandatory under the law.

D. What, then, was the purpose of this tithe? It was clearly not part of the guilt or sin offering system. It was a spiritual levi or tax, but what was its functional purpose?

1. To discover the answer, fill in the chart below.

Passage

Purpose

a. Num. 18;21-24

b. Num 18:25-32

c. Deut. 14:22-26

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d. Deut. 28-29

Passage

Purpose

e. Deut. 12:5,6,7,1,12

f. Deut. 26:10-15

g. Neh. 10:37-39

2. Now categorize the purposes below as either practical or spiritual in their outworking.

Practical Purpose of the Tithe

Spiritual Purpose of the Tithe

3. A further look at the Levites is necessary to understand the practical aspects of the tithe. From the passages given, answer as briefly as possible the following questions.

(Num. 18:21, 24; Num 1:47-54; Deut. 10:8, 9; Deut. 12:17-19; Deut. 14:27-29; Deut. 26:12, 13; Josh. 13:14,32, 33; Neh. 10:37-39)

a. Who were the Levites and what was their function?

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b. Why did the Levites need to be taken care of?

c. What were God's specific commands to Israel concerning them in this passage?

E. Once the purpose of the tithe is understood, it is easier to comprehend God's strict requirements concerning it.

1. Mal. 1:6-14 What does this passage reveal concerning God's desire and feelings about the quality of the tithe?

2. Mal. 3:8-11 From what you know of the purpose of the tithe, how is God justified in his reaction to Israel's unfaithfulness in the tithe?

a. What does God equate the withholding of the tithe to?

3. Prov. 3:9 from what portion does God want the tithe?

a. Of what quality? Ex. 23:19

b. What does Deut. 26:2, 10, 13,14 tell us of God's qualitative view of the tithe?

4. How would having a clear understanding of God's view of the tithe serve to keep it from being done in a mechanical or resentful manner?

F. The tithe and the New Testament Christian

1. According to Gal. 3:23-4:11 our relationship to the Law is different from that of the Old Testament saints. Read this passage and answer the questions below.
 - a. Before faith, what purpose did the Law serve? (3:23, 24)

 - b. What four changes does faith in Christ make? (3:25-29)

 - c. What is our new relationship to God now that we are no longer under the Law? (4:1-7)

 - d. What danger does Paul fear now concerning the Galatians? (4:8-11)

 - e. Paul was concerned with the observation of the Jewish legal holy day. What application, however, can be drawn by us concerning the three legal tithes set up by Moses under the Law?
2. Read Gal. 3:1-14
 - a. What is Paul's concern here?

 - b. What is the position of a man who places himself under the Law of Moses concerning the tithe?

 - c. How does this apply to you?
3. Are we still required to observe?
 - a. The Law of Moses for our justification before God? Why?

b. The sacrificial system? Why?

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c. The system of tithes? Why?

G. Applications can be made from the Old Testament system even though obedience to the legal code of sacrifices, tithes, etc. has been done away with. In Mal. 3:6 God proclaims, “For I, the Lord, do not change....” and because of this, insights into God is always useful and can be made from a study such as this.

1. God’s economy concerning the livelihood of His ministers is revealed. Read Deut. 12:19 and I Tim. 5:17,18 and write a short statement which sums this up.
2. God’s feelings toward giving are revealed. Review Prof. 3”9 and Mal. 1:6-14 and write a short summary statement about God and gifts.
3. Also, personal applications can be made once full realization of freedom from the Law is made.
 - a. Once the Law is stripped away, what is left?
 - b. How are our actions weighed? Read Gal. 5:14, Lev. 19:18, and Matt. 19:16-21. Write a short summary statement.
 - c. Does removal of the legal system of tithes do away with our moral responsibility to support God’s work? Why?
 - d. Read Luke 6:38 and II Cor. 9:7. What motivation for giving can be made here other than obedience to the Law?

4. Which is the heaviest responsibility – the Old Testament system or the New

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Testament? Explain your answer fully using at least two proof texts from the study.

5. What sin have you been convicted of during the course of this study, and how will you repent of it?

<u>Sin</u>	<u>Date of Repentance</u>	<u>Act of Repentance</u>
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H. Project

1. Contact a rabbi or other Jewish leader in your community. Find out how the Sacrificial system and the tithe system are worked out in the modern day Jewish religion. Take extensive notes and report your findings to your study group.
2. Many religions use the tithe system. Find as many as you can, but at least Find the three listed for the purpose of this study. Why is this system so popular among other religions?

Mormon

Muslim

Hindu

3. Contact a representative from each of the churches below and find their viewpoint on the tithe and sacrificial system.

Sacrificial System

Tithe

Catholic

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Sacrificial System

Tithe

Church of Christ

Episcopal

Methodist

Baptist

CHAPTER V
GIVING AND THE GRACE OF GOD
NEW TESTAMENT CONCEPTS

v. Giving and the Grace of God – N.T. Concepts

A. Quiet Times

1. Matt. 6:19-21
2. Matt. 6:25-34
3. I Cor. 9:6-14
4. II. Cor. 9:5-11
5. Phil. 4:10-17
6. I Tim 5:17-18
7. I John 3:11-18

B. Scripture Memory

1. I Cor. 9:13, 14
2. II Cor. 9:6, 7

C. Christ and the Law

1. Righteousness now comes from Christ, not from the Law
 - a. Rom. 8:1 – no condemnation
 - b. Rom. 4:5 – faith is reckoned as righteousness
2. Are we then free from responsibility so that we need not worry about obedience to God’s commands?
 - a. Rom. 3:8 – 6:1,2,15 – we do not sin so grace may abound
 - b. James 3:14-20 – “Faith without works is useless”
 - c. James 3:26 – Scriptural application in our lives is the key to the true life of faith

D. A life of Applied Faith in the area of Giving

1. The key to applied faith – actions
 - a. James 1:22
 - b. I John 3:18
 - c. Matt. 21:22-25
2. Example of how this is accomplished – Ezra 7:10

E. Concept 1 – God’s view of worldly wealth

1. Potentially dangerous – Mark 4:18, 19
2. Not to be loved – I John 2:15-18; Heb. 13:5, 6
3. Worldly wealth is transient – Matt. 6:19-21; James 5:1-3
4. Financial ambition is dangerous – I Tim. 6:9, 10; Ecc. 5:10; Prov. 23:4
5. God’s application - Matt. 6:33

F. New Testament Teachings on Giving

1. It is God’s desire that the Levite concept – e.g. full time ministers continue And that they are supported by those to whom they are ministering.
 - a. I Ti. 5:17, 18
 - b. I Cor. 9:6-11

- c. I Cor. 9:13, 14
- d. III John 7, 8
- 2. Paul and the early church followed this economy
 - a. Example of Paul, the missionary – Rom. 15:22-28

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- b. Example of Paul, the minister – Phil. 4:10-17
- 3. Basic instructions
 - a. God looks at the heart and the context of our lives when we give – II Cor. 8-12
 - b. Our gifts should be both generous and willing – II Cor. 9:6, 7
 - c. Lay aside the “first fruits” I Cor. 16:1-2
 - 1) For those who minister to us
 - a) Gal. 6:2, 6
 - b) I Cor. 9:6, 7

V. Giving and the Grace of God – N.T. Concepts of Stewardship

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 - a. Matt. 6:19-21
 - b. Matt. 6:25-34
 - c. I Cor. 9:6-14
 - d. II Cor. 9:5-11
 - e. Phil. 4:10-17
 - f. I Tim 5:17, 18
 - g. I John 3:11-18
3. Scripture Memory
 - a. I Cor. 9:13, 14
 - b. II Cor. 9:6,7 (alternate passage)

According to Psalm 119:9, 11 scripture memory is a key both for personal purity and

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A word of remembrance – the objective of this study is to change our lives and conform to the heart of God in the area of stewardship. If we respond to these projects as Jeremiah and to this study as Jeremiah, we will be far ahead in our own personal sanctification. Remember, the study of the Word of God, the committing of it to memory, the daily meditation on it, and the application of it is not work. It is our life.

Jeremiah 15:16

“Thy words were found and I ate them, and Thy words became for me a joy and the delight of my heart; for I have been called by Thy name, O Lord God of hosts.”

B. In entering into the subject of stewardship under the grace of God, a quick review of the state of the New Testament saint in relationship to God and the law may be in order. In the New Testament we, as Christians, look to Jesus Christ for the righteousness which justifies us before God. Grace has been described as **Great Riches At Christ's Expense**. It is receiving what you don't deserve. It is receiving not on the basis of your merit, but rather on the basis of Christ's sacrificial blood. It is because of the grace of God as revealed to man through the blood of Christ that we do not have to rely on the Law and its sacrificial system for our justification before God.

1. Turn your Bible to Romans 8:1. Read the verses carefully and thoughtfully and then make 10 observations about this verse.

a.

b.

c.

d.

e.

f.

g.

h.

i.

j.

2. According to Romans 4:5

a. What role does the Law play in our salvation?

b. If not the Law, then what is the key?

c. According to this verse

- 1) Belief in Him gains _____.
- 2) Faith in Him equals _____.

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3. Righteousness now comes from _____, not from _____.

4. At this point an important issue is often raised. If we are freed from the Law by Christ's blood, then we can do anything we wish without the fear of God. As unfortunate as it may seem, many Christians live out this philosophy in a life free of Scriptural discipline and accountability.

a. How does Paul respond to this application of the Grace of God in each of the passages below?

1) Romans 3:8

2) Romans 6:1, 2

3) Romans 6:15

4) Gal. 5:13

5) I Cor. 6:12

b. How does James respond to this application of the grace of God?

1) What is the relationship between faith and works in James 2:14-20?

2) In James 2:21-26 what is the key to the true life of faith as evidenced by believers?

C. To the mind of God the, the Christian's obligation to obey God, to apply his faith in day-to-day situations, transcends the shift from law to grace. We are now to obey because of, or as evidence of, our faith.

1. According to the verses below, what is the key to applied faith?

a. James 1:22

b. I John 3:18

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2. How does Ezra evidence this in Ezra 7:10?

3. On what way do these last three verses apply to us as we study stewardship?

D. Since there is always the danger of desiring that which is not ours, of extending the freedom of grace beyond its God-given boundaries, and seeking to become master of wealth rather than stewards, it is good to contemplate at times what the scriptures tell us are the dangers of this. We do not have the moral power to master wealth. When we do seek to do this, to leave the stewardship of God and master wealth on our own, it invariably masters us.

1. According to Mark 4:18,19 what is a key danger of “the delight of wealth?”

2. According to I John 2:15,16 and Heb 13:5,6 what should our emotional relationship with the world be? Why?

3. Why are we not to put our treasures here on earth according to Jesus and his Brother, James, in Matt. 6:19-21 and James 5:1-3? What are our options?

a. Why?

b. Options:

4. Finally, how is the ambition of worldliness viewed in each of the following scriptures?

a. I Tim. 6:9,10

b. Prov. 23:4

c. Ecc. 5:10

5. As you have studied these passages so far –
 a. What is God seeking to challenge you personally on?

b. What sin is to be repented of?

1) Sin

2) Scripture reference that was key to the conviction of this sin your life

_____.

3) Date repented _____.

4) Appropriate actions of repentance taken _____
 _____.

E. We have looked at a) our freedom from the law b) our continuing obligation to obey God c) the very present danger of disobedience in the area of worldliness. Now it would seem appropriate to look at the New Testament principles and teachings on the proper stewardship of God's wealth.

1. The first thing that strikes you on careful consideration of this topic is God's Continued commitment to the Levite concept that full-time ministers continue and that they be supported by those they minister to.

a. Read I Tim. 5:17,18

1) How does this passage show the transcending of the "Levite Concept" from the Old Testament to the New Testament?"

2) What two Old Testament passages are quoted here?

b. Read I Cor. 9:6-14

1) What passages directly argue the transcending of the Levite Concept from the Old Testament to the New Testament?

Passage

Argument

- 2) Why do you think Paul continues to use the ox passage rather than a clearer reference to the Levitical system?

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- c. What is the rationale in III John 5-8 in support of the New Testament Levites?

1) Rationale

- 2) What other ministry extends our outreach beyond our physical presence?

There are three ways that we can minister in foreign fields.

a) Acts 1:8

b) Eph. 6:18-20

c) III John 8

- 3) It would seem that of these three, giving would be the easiest since it

Requires the least time commitment and spiritual drain. Why, then, is it so difficult?

- 4) Does your present lifestyle reflect a burning conviction and commitment to the truth of III John 8?

Why?

What changes would be necessary to yield III John 8 and James 1:22-25?

2. Secondly, as one reads the N.T. it becomes clear that the early church followed this economy. This can be seen both in home based ministries and mission ventures. Read the following passages and then list all verses that apply under the headings given below.

(Rom. 15:22-28; Phil. 4:10-17; III John 5-8; I Tim. 5:17-18; I Cor. 9:1-15)

a. Evidence that home based ministries are to be supported by stewards.

b. Evidence that missions a field are to be supported by stewards.

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3. Thirdly, the instructions to be followed are far simpler in the New Testament than in the Old Testament. One may well remember the complicated system of tithes, offerings, and sacrifices that can be contributed to the upkeep of the temple, the priests, and the Levitical network as set up under the Law. In contrast the New Testament is simple, direct, and straightforward in its instructions to steward on their application of God's wealth.

a. What determined the amount to be laid aside? (II Cor. 8:12)

b. How should the steward respond in so doing? (II Cor. 9:6,7)

c. When should this portion be laid aside by the stewards? (I Cor. 16:1, 2)

d. Who should the steward lay this portion aside for?

1) Gal. 6:2, 6; I Cor. 9:6, 7

2) I John 3:17; Prov. 3:27

3) III John 5:8; Rom. 15:24, 28

4) Prov. 9:20; James 1:27

f. Review the study on the New Testament stewardship thus far as well as your meditation and scripture memory project.

1. Summarize the study in three basic principles, each with a verse from scripture.

CHAPTER VI
THE TEACHINGS OF JESUS AND OUR ROLES
AS STEWARDS OF GOD'S WEALTH

VI. The teachings of Jesus and our roles as stewards of God' wealth

A. Quiet Times

1. Matt. 6:19-21
2. Matt. 25:31-46
3. Luke 9:11-27
4. Mark 9:38-41
5. Luke 12:22-34
6. Matt. 8:18-23

B. Scripture Memory

1. Matt. 6:19-21
2. Matt. 6:24

C. The Teachings of Jesus – “Although Christ was the Lord of all wealth, He saw fit to travel through life without wealth, trusting Himself to the mercies of His friends.” Zondervan Pictorial Bible, Vol. 5, Page 911, J. L. Kelso.

1. We are to give to whoever asks
 - a. Matt. 5:42
 - b. Luke 6:30
2. We are to give secretly
 - a. Matt. 6:1-4
3. Our first priorities should be heavenly (e.g. rewards/investments); Giving reflects this.
 - a. Matt. 6:19-21
 - b. Mark 9:41
 - c. Luke 12:33, 34
 - d. Mark 4:24, 25
4. Giving to God's work equals giving to God
 - a. Matt. 10:40-42
 - b. John 13:20
 - c. Matt. 18:5
 - d. Matt. 25:31-46
5. Commanded to give
 - a. Matt. 10:8
 - b. Luke 11:41
6. Give and it will be given to you
 - a. Luke 6:38
7. Responsible as stewards to give
 - a. Luke 12:47, 48
 - b. Luke 16:10-13

- 8. Give must reflect justice and the love of God
 - a. Luke 11:42

D. The parables of Jesus that relate this issue
 1. General Parables

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- a. Matt. 13:22 Parable of the Sower
 - b. John 10:30-37 Parable of the Generous Samaritan
 - c. Matt. 13:44 Parable of the Field
 - d. Matt. 13:45,46 Parable of the Pearl
 - e. Luke 14:7-14 Parable of the Dinner
- 2. Parables Stewardship
 - a. Luke 12:13-23, 33, 34
 - b. Luke 12:41-48
 - c. Luke 16:1-15
 - d. Luke 19:11-27
 - e. Luke 20:9-19

E. Life illustrations which relate to this issue

- 1. Matt. 8:19-20 - Standards for poverty in discipleship
- 2. Matt. 10:5-13 - Sends disciples out penniless
- 3. Matt. 1:18-19 - Contrasts His life and John's
- 4. Matt. 19:16-26 - The rich young ruler
- 5. Mark 12:41-44 - The widow's mite
- 6. Luke 4:5-7 Satan, the world, and Christ
- 7. John 19:8-10 Zaccheus

F. Christ and the general issue of the world and lifestyle – “The Old Testament saints, e.g. Abraham, David and Job, were men of great wealth, but there is no New Testament saint of comparable wealth. It is interesting to note, however, that the Roman Centurion of whom Christ said, ‘I have not found so great faith, no, not In Israel’ (Matt. 18.10 ASV) Was wealth enough to have built the synagogue in Capernaum where Christ worshipped.” Zondervan Pictorial Bible Encyclopedia, Vol. 5, page 911, J. L. Kelso

- 1. The dangers of wealth and worldliness
 - a. Matt. 6:22-24 Greed darkens the whole body – cannot serve two master
 - b. Luke 6:24, 5 Woe to the rich and fat
 - c. Mark 10:23 Difficult for the wealth to enter
- 2. The sovereignty of God and wealth
 - a. Matt. 6:25-34 anxiety and wealth
 - b. Matt. 6:16-26 perspective of wealth and the soul
 - c. Luke 9:25 world and the would in perspective
 - d. John 6:22 emphasis on eternity
- 3. Discipleship and separation from the world
 - a. Matt. 19:27-30 separate from the world
 - b. Luke 14:33 discipleship and possessions

- c. John 17:15 no out of the world but from the world
- d. Luke 9:23 self-denial and discipleship

VI. The Teachings of Jesus and Our Roles as Stewards of God's Wealth

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 - c. Luke 9:11-27
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3. Scripture Memory
 - a. Matthew 6:19-21, 24
 - b. Mark 4:24, 25 (alternate passage)

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Jeremiah 15:16

“Thy words were found and I ate them, and Thy words became for me a joy and the Delight of my heart; for I have been called by Thy name, O Lord God of Hosts.”

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4. Read Matt. 6
a. What would you present as Christ’s theology of stewardship from this sermon?

5. In each of the following teachings:
a. What is being stressed?

Reference

Teaching

1) Matthew 6:19-21

2) Mark 9:41

3) Luke 12:33, 34

4) Mark 4:24, 25

- b. What is the common theme they all share?

6. In each of the following passages:
a. With what does Christ equate giving to God?

Reference

Observation

1) Matthew 10:40-42

2) John 13:20

3) Matthew 18:5

4) Matthew 25:31-46

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b. What implications does this have for you as a steward of God's wealth?

c. How does this make you feel?

7. In terms of straightforward information, our giving then is comprised of all that Christ supplies us with, not just our paycheck

a. Does it strike you as a realistic way to manage wealth?

b. In terms of vital information, what areas does Christ not cover? Why?

C. We will not turn our study to the parables of Jesus that have implications for us As stewards of God's wealth. As you read the parables, fill in the accompanying Chart. Remember, we are concentrating on stewardship, so answer the questions In the context of our study.

1. General Parables

- a. Matt. 13:1-9, 18-23
- b. Luke 10:30-39
- c. Matt. 13:44
- d. Matt. 13:45-46
- e. Luke 14:7-14

2. Parables of Stewardship

- a. Luke 12:13-23, 33, 34
- b. Luke 12:41-48
- c. Luke 16; 1-15
- d. Luke 19:11-27
- e. Luke 20:9-19

GENERAL PARABLES

Reference	Title	Key Thoughts	Summary Statement or Theme
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a.

b.

c.

d.

e.

PARABLES OF STEWARDSHIP

Reference	Title	Attributes of a Good Steward	Attributes of a Bad Steward	Summary Statement implications to Stewards of God's Wealth
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5. Matthew 19:16-26

- a. What was this young ruler's problem?

- b. Why did Christ single out this one area to him?

- c. Would you have responded differently?

- d. What is Jesus trying to teach in this situation? What action is He looking for in response to this teaching?

6. In closing, one could not really have the mind of Christ concerning stewardship of God's wealth if he did not touch on Christ's teaching concerning the world and lifestyle. J. L. Kelso points out, "that the Roman Centurion of whom Christ said, 'I have not found so great faith, not Israel' (Matthew 18:10) was wealthy enough to have built the synagogue at Capernaum where Christ worshipped" so Christ was not prejudiced against wealth or the wealthy. He also notes though, "The Old Testament saints e.g. Abraham, David, and Job were men of great wealth, but there is no New Testament saint of comparable wealth." One is left to ponder then why the negative connotation in the New Testament Christ's teachings are no exception. For the sake of organization I have grouped the passages under three headings.

To complete the project:

- 1) Read the passage in each grouping
- 2) Title each passage
- 3) Circle the key passage or verse
- 4) Give a one-sentence theme for the grouping

a. Theme:

- 1) Matthew 6:22, 23, 24

2) Luke 6:24, 25

3) Mark 10:23

b. Theme

1) Matthew 6:25-34

2) Matthew 16:26

3) Luke 9:25

4) John 6:27

E. Below you will be given a role to assume. As this new person, you are investigating the claims of Christ. You have just finished your study on Christ and stewardship of God's wealth. What is your reaction and why?

1. Wealth merchant/Fisherman

2. Pharisee

3. Roman Governor

4. Leper

5. Tax Gatherer

6. Widow

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3. Beside each parable give an example of a modern day application.

GENERAL PARABLES

Reference	Title	Application
a.		
b.		
c.		
d.		
e.		

PARABLES STEWARDSHIP

Reference	Title	Application
a.		
b.		
c.		
d.		

e.

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D. A third teaching method of Jesus' is the use of life illustrations. As modern-day Disciples, we have a vantage point of the life of Christ that the early twelve did Not have. We are exposed to every event in His life as recorded in the Scriptures As well as those life illustrations He recorded for the purpose of instructing His disciples. Below are seven key life situations which reveal, each in his own way, a teaching for us concerning our role as God's stewards. Read the passage carefully and do the assigned questions.

1. Luke 4:5-7

a. Title

b. Where else in scripture is the power of authority to give wealth attributed to Satan?

c. What implications does this have for the steward of God's wealth?

2. Luke 19:8-10

a. Title

b. Where else in scripture is repentance equated with generosity?

c. That impressed Jesus most about Zaccheus and why?

3. Matthew 10:5-15

a. Title

b. Why do you think the disciples were sent out penniless?

c. How were their needs to be met?

d. What does this passage communicate about Jesus' feelings toward those who do not receive the disciples?

4. Mark 12:41-44

a. As the narrative stands, what will become of the widow?

b. Why did Jesus want to expose His disciples to this woman?

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c. What other figure in scripture could be used to teach this lesson?

d. Of the two types of givers in this situation, which do you most closely represent? Why?

F. Are you one of Christ's disciples?

Unger's Bible Dictionary defines a disciple as "one who professes to have Learned certain principles from another and maintains them on that others authority." On this subject, Zondervan Pictorial Encyclopedia of the Bible also states, "All of Jesus' disciples were learners who were required to 'abide' in His Word (John 8:31,32). This meant not only that they were to listen to what He said, but they were also to adopt His teaching as their way of life (Luke 6:40; John 15:7, 8)."

1. When it comes to the stewardship of God's wealth, am I a disciple of Christ?

a. Do I know and maintain the principles of stewardship Christ taught?

Yes_____ No_____

b. Have I adopted Christ's teaching on the stewardship of God's wealth

as my way of life? Yes_____ No_____

c. Are there any changes that must take place in my life in order that I might be a disciple of Christ in the area of the stewardship of God's wealth? Yes_____ No_____

If yes, record below.

Area of Change

Verse Claimed

Date Implemented

1.

2.

3.

4.

5.

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CHAPTER VII

THE ECONOMY OF STEWARDSHIP

VII. The Economy of Stewardship

A. Quiet Times

1. Prov. 11:24-26
2. Prov. 3:9-10
3. Gal. 6:6-10
4. I Tim. 6:18-19
5. II Cor. 9:7-11
6. Luke 16:9-15
7. II Cor. 8:11-13

B. Scripture Memory

1. Luke 16:9, 10
2. Luke 16:11, 12

C. Contingent blessings and the economy of God.

1. Old Testament – Law was contingent
 - a. Deut. 30:15-20 Law
 - b. Lev. 26:1-46 Law
2. New Testament – Christ’s righteousness replaces Law
 - a. Christ redeems from curse of the Law Gal. 3; 10-14
 - b. Still exist experiential blessings contingent on obedience
 - 1) Word – John 15:7 – Prayer contingent on Word
 - 2) Prayer – Phil. 4:6, 7 – Peace contingent on Prayer
 - 3) Fellowship – Heb. 10:24, 25 – Encouragement contingent on fellowship
 - 4) Good stewardship – Luke 6:38 – Blessing contingent on giving

D. Stewardship and the contingent blessings of the Christian life

1. General stewardship results in “profit which increases to your account”

Phi. 4:14-19 (temporal)

 - a. II Cor. 9:6 – Generous stewardship is always returned back on the steward of God
 - b. Prov. 3:9, 10 – God will equally bless the steward for what he gives to God
 - c. Prov. 11;24-26 – There is a direct correlation between one’s generosity and God’s blessings upon our temporal state
 - d. Prov. 22-9 – This correlation must be in the context of generosity of gifts, not just in gifts
 - e. Gal. 6:6-10 Sharing with our leaders and the body of Christ is the priority, patience is the key
2. Not only do we have a temporal “account” but also a spiritual one.
 - a. I Tim 6:17-19 – those who have need to invest it eternally not temporally

- b. Matt. 6:1-24 – Steward’s temporal vs. eternal rewards
 - 1) Giving – Reward now (vs. 2); reward later (vs. 4)
 - 2) Prayer – Reward now (vs. 5); reward later (vs. 6)
 - 3) Fasting – Reward now (vs. 16); reward later (vs. 18)
 - 4) Summarized: v. 19-24

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- a. Treasure in heaven best investment vs. 19-21
- b. Is always one or the other vs. 22-24
- c. The difficulty in this perspective is contrasted between
 - 1) Rich young ruler – Matt. 19:16-26 – saw temporal loss
 - 2) Moses – Heb. 11:24-28 – saw eternal gain
 - 3) Thus, faith is the key in making these decisions. View Heb. 11:1, 6, 8, 13-16 in context of stewardship
- d. A good steward will reap spiritual rewards
 - 1) Treasure in heaven
 - a) Luke 16:9
 - b) I Tim 6:18-19
 - c) Matt. 6:19-20
 - d) Luke 14:7-14
 - 2) Qualifies us for greater spiritual use
 - a) Luke 16:10-13
 - b) Luke 12:40-48
 - 3) Increased experience of the grace of God
 - a) II Cor. 9:7, 8, 11
 - b) Phil 4:17-19
 - 4) Is pleasing in the sight of God
 - a) Phil 4:14
 - b. Heb. 13:15,16
 - 5) Is a valid spiritual ministry in God’s sight equal to the other functions of the church?
 - a) Romans 12:6, 13 – gift
 - b) III John 8 – Co laboring
 - c) II Cor. 9:12-15 – A ministry
 - d) II Cor. 8:7, 19, 20 – gracious work
 - e) II Cor. 8:8, 9, 24 – Expression of love
 - 6) Brings glory to God
 - a) II Cor. 9:10-11
 - b) II Cor. 9:12
 - c) II Cor. 9:13-15
 - d) Phil. 4:15-20

E. The other side of the coin

- 1. There is experiential discipline for refusal to work within God’s will
 - a. Heb. 12:6-13
 - b. Gal 6:7, 8
- 2. How does this apply to the stewardship of God’s wealth?
 - a. II Cor. 9:6

- b. Prov. 11:24-26
- c. Prov. 14:31; 17:5; 21:13
- 3. What causes us to neglect the good stewardship of God's wealth?
 - a. Luke 16:9-15 - Serving two masters
 - b. Luke 12:40-48 – Indulgent while master is away

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- c. II Cor. 9:3-5 - Covetousness
- d. I Cor. 9:1-6 - In fighting within the church
- e. II Cor. 8:11-13 – Failure to finish your work

VII. The Economy of Stewardship

I would like to preface this study by saying that it is designed to challenge your thinking, increase your knowledge but most of all help you to be successful in your application of God's word in your everyday life. A key element in this success will be your quiet times in meditation alone with God. As a result, each chapter will come with a daily meditation assignment. According to Joshua 1:8, this aspect of the study is essential and should not be taken lightly by the student. "...then you will have success."

A. Quiet times alone with God

1. Each morning read the passage indicated and meditate on the following verses. At the end of each chapter is a quiet time journal, and you are encouraged to Write your observations in the spaces provided so that you can share them with others. As you finish each quiet time, select something to take with you to meditate on throughout the day.
2. Passages for meditation
 - a. Prov. 11;24-26
 - b. Prov. 3:9,10
 - c. Gal. 6:6-10
 - d. I Tim. 6:18-19
 - e. II Cor. 9:7-11
 - f. Luke 16:9-15
 - g. II Cor. 8:11-13
3. Scripture Memory
 - a. Luke 16:9, 10
 - b. Luke 16:11, 12 (alternate)

According to Psalm 119:9,11 scripture memory is a key both for personal purity and for the avoidance of sin. Each chapter will provide you with a primary verse and an alternate verse. The student is encouraged to memorize both, but the alternate verse is provided in case the first verse has already been memorized. At the end of each chapter is a S.M. chart to be filled out. Come to the study ready to share your verse and your observations.

A word of remembrance – the objective of this study is to change our lives and conform the heart of God in the area of stewardship. If we respond to these projects as Jeremiah and to this study as Jeremiah, we will be far ahead in our own personal sanctification. Remember, the study of the Word of God, the committing of it to memory, the daily meditation on it, and the application of it is not work, it is our life.

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Jeremiah 15:16

“Thy words were found and I ate them, and Thy words became for me a joy and the delight of my heart; for I have been called by Thy name, O Lord God of Hosts.”

B. Christianity is unique in that it has primary and secondary motivations as set forth by God. The primary motivations are lofty, in many ways intangible and to the human eye often very subjective in their evaluation. An example of this would be spending time in the Word of God. If one were asked “Why?” the primary answer would be because I love God (John 14:15, 21-24) and want to bring glory to His name (Matthew 5:16). However, there are also some very tangible, pragmatic secondary motivations for doing this - for instance, to succeed in life (Joshua 1:8), to be free from sin (Ps.119:9, 11), to maintain a fruitful prayer life (John 15:7), and so on. There is a definite advantage which the individual does experience. This is true in almost every aspect of practical discipleship, and stewardship is no exception.

As stewards of God’s wealth, what then is the economy under which we live? Are there tangible blessings for the faithful steward? Are there certain disciplines measured out to the slothful or unfaithful steward? Are there optional blessings in the Christian life which are contingent upon being a faithful steward? We will seek to discover together the answers to these and other questions in the pages to come.

Meditate on Joshua 1:7, 8

1. What did Moses want Joshua to know about obedience?
2. What here is the “economy” of God’s Word in terms of blessing?
3. How does this apply to this study?

C. The dictionary defines “contingent” as “dependent upon conditions of events not yet established; conditional, often used with one or upon.” Thus, a contingent blessing is one which is condition on or upon the meeting of a condition or occurrence of an event not yet established – e.g. to be brought about in the future. The economy of God in the Old Testament abounds with contingent blessings. The Law itself in either blessing or cursing the nation of Israel was contingent in nature.

1. Read Deut. 30:15-20

a. What is the experience of “Life and prosperity” contingent upon?

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b. What are ‘death and adversity’ contingent upon?

c. If you lived under the Law, which would you most likely experience and why?

2. Read Lev. 26:1-46 and fill in the chart below

Blessings

Curses

a. Contingent upon

c. Contingent upon

b. Subsequent experience

d. Subsequent experience

3. It is clear then that under the Law there was a definite causal relationship contingent upon the obedience or disobedience of the Israel nation. What about the New Testament?

a. Read Gal. 3:10-15 carefully

1) From what you know about contingent nature of the Law, why would Paul call it a curse?

2) How are we freed from the curse?

3) According to Gal. 3:10-14, why is salvation not contingent upon obedience?

b. Are we then no longer within a spiritual economy where certain blessings are optional and contingent upon obedience? Fill in the chart below.

<u>Passage</u>	<u>Blessing</u>	<u>Action</u>
1) John 15:7 _____	is contingent upon	_____.
2) Phil 4:6, 7 _____	is contingent upon	_____.
3) Heb. 10:24, 25 _____	is contingent upon	_____.

4) Rom. 10:15 _____ is contingent upon _____.

5) Luke 6:38 _____ is contingent upon _____.

Since there are then experiential contingent blessings, let's see how stewardship works itself out in this system.

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1. Read Phil. 4:10-23. According to verse 17, why does Paul want the Philippians to Be generous stewards?

What profits can be incurred?

In the following section you will be exposed to five ways in which proper stewardship increases your account. In the project below, assume the role of an investment manager. A steward has come to you wishing to invest his master's wealth in a profitable manner. Using the verses below rewrite the central principle of each verse as it would be communicated by this investment specialist to his client.

a. The six laws of investment:

1) II Cor. 9:6

2) Prov. 3:9-10

3) Prov. 11:24-26

4) Prov. 22:9

5) Gal. 6:6-10

6) Luke 6:38

b. These verses deal primarily with a worldly return on a spiritual investment.

Why would God do this? Doesn't this cheapen the purity of our motive to know we'll get back if we give?

Write your answer in the space below.

2. The student of the Bible will soon discover, however, that we not only have a Temporal “account” which God is interested in increasing, but we have a spiritual ‘account as well. In fact, upon careful consideration one will realize that this second account is of far greater value than the first.

a. In what way does I Tim. 6:17-19 stress the importance of eternal spiritual investments over temporal ones?

b. This rule of thumb – long term eternal gains over short term, quick, and temporal gains – is highlighted in the chart below.

Read Matthew 6:1-24 and the project.

<u>Passage</u>	<u>Area Discussed</u>	<u>Options offered on return on investment</u>
1) Vs. 2-4	_____	_____ vs. _____
2) Vs. 5-6	_____	_____ vs. _____
3) Vs. 16-18	_____	_____ vs. _____
4) Vs. 19-20	_____	_____ vs. _____

5) How does Christ summarize this investment principle in vs. 21-24?

c. To understand the difficulty in choosing this lifestyle, it might be helpful to compare and contrast Moses (Heb. 11:24-28) with the rich young ruler (Matthew 19:16-26).

<u>Areas of Consideration</u>	<u>Moses (Heb. 11:24-28)</u>	<u>Rich Young Ruler Matthew 19:16-26:</u>

Options on wealth:

Decisions made:

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<u>Areas of Consideration</u>	<u>Moses (Heb. 11:24-28)</u>	<u>Rich Young Ruler (Matthew 19:16-26)</u>
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Reason or probable Cause for decision

Results

*Immediate

*Long term

Evaluation of decision

1) With which of these two lifestyles is your life most closely aligned?

a) Consider where your lifestyle is on the chart below.

Rich Young Ruler 0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 Moses

b) Is this lifestyle cause for repentance of any sin on your part?
Why or why not?

d. Let's look now at the spiritual returns which are waiting for those who choose to invest as wise stewards of God's wealth. In the project below, a battery of verses will be given as well as a list of "returns." Choose the appropriate letter from the following list. Place it next to the appropriate battery of verses and record any further observations.

- 1) "Returns"
 - A. Treasure of heaven
 - B. Qualified for greater spiritual use
 - C. Increased experience of the grace of go
 - D. Pleasing in the sight of God

- E. In the area of contingent blessing, there is the other side of the coin.
 - 1. How does Heb. 12:6-13 and Gal. 6:7, 8 reveal that there is an experimental discipline for those who refuse to work within God's will?

a. Have you experience this in your life?

b. Share briefly the situation which would illustrate this principle.

- 2. The chart below is designed to help us understand how this principle is to be applied to the stewardship of God's wealth.

Passage	Action	Contingent Discipline
II Cor. 9:6		
Prov. 11:24-26		
Prov. 21:13		
Ecc. 5:10, 10		
Luke 15:9-13		

3. Knowing this danger of improper stewardship of God's wealth, it would be Advisable for one to look closely at the causes of negligent stewardship of God's wealth. In the space below, draw a line matching the cause with its appropriate passage.

- | | |
|--------------------|-------------------------------|
| a. Luke 16:9-15 | Covetousness |
| b. Luke 12:40-48 | Fighting within the church |
| c. II Cor. 9:2-5 | Failure to finish work |
| d. I Cor. 9:1-6 | Indulgent in master's absence |
| e. II Cor. 8:11-13 | Serve two masters |

F. Summary:

1. In the opening statement, three questions were asked. Now that you have finished the study, answer then in the space below.

- a. As stewards of God's wealth, what is the economy under which we live?

- b. Are there tangible blessing for the faithful steward?

- c. Are there optional blessings in the Christian life which are contingent on being a faithful steward?

2. Does your current priorities of investment reflect a burning conviction in the Economy of the stewardship of God's wealth as presented in this chapter? Why?

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3. What sins need to be repented of for your heart to conform to the heart of God in this matter?

<u>Sin</u>	<u>Reference</u>	<u>Act of Repentance</u>
1)		
2)		
3)		
4)		

Passage	Type A, B, C, or D	Explanation of Return/Observations
---------	--------------------	------------------------------------

1) Phil. 4:17-19

II Cor. 9:7, 8, 11

2) Luke 16:9

I Tim. 6:18, 19

Matt. 6:19-20

3) Phil 4:14

Heb. 13:15, 16

4) Luke 16:10-13

Luke 12:40-48

2) According to Scripture, the ultimate spiritual return is the glory of God. How does each of the passages below reveal generous stewardship of God's wealth as a source of glory to God?

a) II Cor. 9:10, 11

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b) II Cor. 9:12

c) II Cor. 9:13-15

d) Phil 4:15-20

3) This type of sound generous investment of God' wealth can be viewed by the steward as a legitimate ministry within the body of Christ. How does each passage below reveal generous stewardship or a valid spiritual ministry?

a) Rom. 12:6, 8,13

b) III John 8

c) II Cor. 8:7,19, 20

d) II Cor. 9:2-15

e) II Cor. 8:8, 24

e. Review part D of this study

1) What truth impressed you most and why?

2) What do you see is the single greatest challenge presented in this section?

a) Challenge

b) Reference

c) Action to be taken

3) What is the single greatest area of conviction which has resulted from this section of the study?

- a) Sin convicted of
- b) Reference
- c) Act of repentance

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CHAPTER VIII
STEWARDSHIP AND THE POOR

VIII. Stewardship and the Poor – Deut. 15:7-11

A. Quiet Times

1. Prov. 29:7
2. Ps. 112:1, 7-9
3. Prov. 28:8, 27
4. Luke 19:9, 10; 23:22
5. Deut. 15:7-11
6. Amos 5:10-15
7. Luke 14:12-14

B. Scripture Memory

1. Prov. 17:5; I Sam. 2:7
2. Prov. 19:17 28:27

C. God provided for the poor when He established His nation on earth

1. Ex. 23:20, 11 – Every 7th year, leave produce to the poor
2. Lev. 19:9, 10; 23-22 – Leave portion of all harvest to the poor
3. Lev. 25:35 – Commended to sustain poor countrymen
4. Deut. 15:7-11 – Not to harden heart to poor

D. Why are there poor people?

1. I Sam. 2:7 God makes poor and rich
2. Some poverty is self-inflicted
 - a. Prov. 10:4 – This does not find compassion before God
 - b. Prov. 21:17 – Some poverty is a result of love of pleasure
 - c. Prov. 6:6-11 – Some poverty is a result of laziness
3. Ecc. 5:8, 9 – Existence of poverty and oppression should nor shock us (some are poor due to oppression)
 - a. Oppression and poor – Prov. 13:23 – God recognizes injustice as a source of poverty. From Scripture this is a very real cause (oppression).
 - 1) Isaiah – Ezekiel: 26 verses dealing with oppression to the poor.
 - 2) Minor prophets: 13 verses dealing with oppression to poor
 - 3) Summed up in Amos 5:10-15 – Judgment and oppression on poor unjustness of great over weak
 - b. God watches over the poor – Job. 5:15,16
 - 1) God sets Himself on the side of the poor – Ps. 72:12, 13; 82:1-4 109:31 140:12
 - 2) God opposes oppression of the poor – Prov. 28:15

E. God recognized the inequality of the lives of the poor and the rich – Prov. 10:15

1. Prov. 14:20 – Poor are not as popular as rich
2. Prov. 19:1, 7 – Poor are separated from their friends
3. Prov. 22:7 – The rich rule the poor

4. Ecc. 9:15, 16 – Poor are not respected
- F. Ministry to poor in perspective
 1. Matt. 26:9, 11 – Does not take precedence over worship of Christ
 2. I Cor. 13:3 – It is a work which must be accompanied by love and is not more right than any other work
- G. Our response to the poor – Gal. 2:10 “remember”
 1. Proper response reaps a blessing – Ps. 41:1 91
 - a. Prov. 14:21 – Graciousness to poor brings blessing
 - b. Prov. 19:17 – Graciousness to poor leads to God
 - c. Prov. 22:9 – Generosity to poor reaps blessings
 - d. Prov. 28:8 – God gives to him who gives
 - e. Prov. 28:27 – Giving to poor reaps material blessings
 - f. Prov. 29:14 – Rulers who are fair to poor establish their throne
 2. Improper response sets man against God – Prov. 21:13
 - a. Prov. 14:31 – Oppression of poor sets man against God
 - b. Prov. 17:5 - Mocking the poor sets man against God
 - c. Prov. 22:16 – Oppression of poor brings poverty
- H. Who responds to poor?
 1. Historically
 - a. Est. 9:22 – Those who wish to celebrate the Day of God
 - b. Job 29:12,16; 30:25; 31:16-23 – Justifies himself before men by his treatment of poor
 - c. Matt. 11:5 – Christ views ministry to poor as a sign of caring
 - d. Luke 19:8 – Ministry to poor was a sign of Zaccheus’ conversion
 - e. Rom. 15:26 – Paul promotes cause of poor
 - f. Gal. 2:10 – Early church promotes cause of the poor
 2. Universally – Prov. 29:7
 - a. Ps. 112:1, 7-9 – Righteous man gives freely to the poor
 - b. Prov. 31:20 – Righteous woman gives freely to the poor
- I. Ultimate standard of practical works
 1. Matt. 19:16-21 – Rich young ruler
 2. Luke 14:12-14 – Don’t just administer works for the rich

VIII. Stewardship and the Poor:

I would like to preface this study by saying that it is designed to challenge your thinking, increase your knowledge but most of all help you to be successful in your application of God’s word in your everyday life. A key element in this success will be your quiet times in meditation alone with God. As a result, each chapter will come with a daily meditation assignment. According to Joshua 1:8, this aspect of the study is essential and should not be taken lightly by the student. “...then you will have success.”

A. Quiet times alone with God:

1. Each morning read the passage indicated and meditate on the following verses.
At the end of each chapter is a quiet time journal, and you are encouraged to

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Write your observations in the spaces provided to that you can share them with others. As you finish each quiet time, select something to take with you to meditate on throughout the day.

2. Passages for meditation:

- a. Prov. 29:7
- b. Ps. 112:1,7-9
- c. Prov. 28:8,27
- d. Lev. 19:9,10; 23:22
- e. Deut. 15:7-11
- f. Amos 5:10-15
- g. Luke 14:12-14

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3. Scripture Memory:

- a. Prov. 17:5; I Sam. 2:7
- b. Prov. 19:17; 28:27 (alternate)

According to Psalm 119:9, 11 scripture memory is a key both for personal purity and for the avoidance of sin. Each chapter will provide you with a primary verse and an alternate verse. The student is encouraged to memorize both, but the alternate verse is provided in case the first verse has already been memorized. At the end of each chapter is a S.M. chart to be filled out. Come to the study ready to share your verse and your observations.

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Jeremiah 15:16

“Thy words were found and I ate them, and Thy words became for me a joy and the delight of my heart; for I have been called by Thy name, O Lord God of Hosts.”

B. What should we do with the poor? Here are six common statements which I hear constantly:

- 1) The need is so vast that if I tried to meet it I would join the ranks of the poor.
- 2) The earth’s population has become so vast that there is enough wealth to meet its needs.
- 3) Poverty is a result of sin and/or God’ sovereignty and thus is His domain.
- 4) Christ said, “The poor will always be with us,” so why fight it?
- 5) Poverty is self-inflicted and the solution is self-motivated.
- 6) Poverty is a result of the powerful dominating the weak. This has been, and it always will be – the rich get richer and the poor get poorer.

Of course, these basic lines of logic have their root in a cost vs. returns mindset (e.g. the problem is so great that no one individual can possibly be held respon-

sible for it.) The same argument is used with:

- (1) Evangelism – “We can’t witness to all, can we?”
- (2) Bible study – “It’s so vast and so deep that we’ll never learn it all.”
- (3) Prayer - “If I prayed for everyone, I’d never get through.”
- (4) Fellowship – “If we’re there every time a meeting is called, that’s all we’ll do.”

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Worldly logic, however, does not dictate action. Scripture is to be obeyed; this dictates action. As stewards of God’s wealth we must face the issue of the poor, determine the appropriate scriptural response and react accordingly in obedience. When we evangelize, God is not looking to us for the solution of the problem that That mankind is basically a lost race, but he is looking to us for obedience. It is the same with the poor. Our first priority is not a solution to the problem but rather obedience. Hopefully this study will aid you in obeying God.

C. One practical way of viewing our responsibilities to the poor as stewards of God’s wealth is to see how He ordered His nation to relate to the poor when he organized it.

1. Exodus 23:10, 11

– a. On the 7th year, who had access to the crops of Israel?

b. How would you react to this?

2. Lev. 19:9, 10; 23:22

a. What portion of the harvest is to go untouched by the owner?

b. Why?

c. How would you feel if this were applied to you?

3. Lev. 25:35-38

a. In God’s nation, how are the poor to be treated?

b. Why?

c. How would you feel if this were applied to you today?

4. Deut. 15:7-11

a. What is God' application to the statement, "the poor will never cease to be in the land?"

b. In God's nation, what is the attitude toward the poor to be?

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c. Why?

d. What danger are we warned of and why?

5. What do these four verses reveal about the heart of God when it comes to the poor?

a. What does it reveal about God's attitude toward His nation and its responsibility to the poor?

D. Why is there poverty? In the preceding passage God seems to presuppose that There will be poor in His nation. As stewards of God's wealth, it will be helpful to understand the roots of poverty.

1. What does I Sam. 2:7 tell us about both the poor and the rich?

a. What implications does that have for the phrase in Deut. 15:11, "For the poor will never cease to be in the land?"

b. And again, what are the implications for the phrase in Deut. 15:11, "Therefore I command you, saying, 'You shall freely open your hand to your brother, to your needy and poor in the land?'"

c. What are some examples of three types of people who are created poor whose poverty is no fault of their own?"

2. In contrast to the preceding truth, the Bible also teaches that some poverty is self-inflicted and thereby needless.

- a. What does Prov. 10:3-5 tell us about self-inflicted poverty and God's view of it?
- b. What sin leads to poverty according to Prov. 21:17? 95
- c. According to Prov. 6:6-11, what is a chief cause of poverty for some?
- d. Read Prov. 24:30-34. What observations can you make about this cause of poverty?
3. How does God instruct us to view oppression, another cause of poverty, in Ecc. 5:8-10?
- a. Why?
- b. What implications does this have on the existence of the poor?
- c. Cross reference this with Prov. 13:23 and come up with a thesis statement on oppression and the existence of the poor using these two verses.
4. Oppression and Poverty: It is a fact, then that poverty is:
(a) In part ordained by God, (b) in some cases self-inflicted (c) in other cases Imposed by oppression. The prophets are full of attacks on the oppression of the of the poor. The major prophets contain 26 passage attacking oppression of the poor while the minor prophets have 13 more. Amos 5:10-15 seems to sum up God's heart concerning oppression of the poor. Meditate on it and answer the following questions:
- a. What sin is the primary focus of the prophet?
- b. What are the manifestations of this sin?
- c. What will be the result of this sin?

d. What does this reveal about God?

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E. In the Scriptures God recognized the inequality of life between the rich and the poor. What does Prov. 10:15 reveal to about this?

1. The chart below is designed to show the student the scripturally recognized Hardships born by the poor. As you fill it in, consider the best response God is soliciting from these verses.

Passage

Particular burden borne by the poor

Prov. 14:20

Prov. 19:7

Prov. 22:7

Ecc. 9:15, 16

2. What is the response that God is soliciting from these verses?

3. What heart response on the part of His stewards is God seeking in His sharing of these truths?

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F. Because of the tremendous needs of the poor, it is important to keep this ministry 97 in proper perspective. Read Matt. 26:9-11 and I Cor. 13:3. What guidelines or principles can you come up with from these verses that will help you to stay in balance in this area of ministry?

G. What is our response to the poor? We may use the church's admonition to Paul In Gal. 2:10 as a starting point. What was their instruction to him concerning this point?

1. According to Ps. 41:1-3, what response from God does help for the poor illicit?

2. The fact that the proper response to the poor will bring blessings upon men is an ongoing theme in the scriptures. The chart below will aid you in crystallizing this principle.

a. Passage	Proper Response to Poor by man	Response to Man's Generosity by God
Prov. 14:21		
Prov. 19:17		
Prov. 22:9		
Prov. 28:8		
Prov. 28:27		
Prov. 29:14		

b. Passage	Improper Response to Poor by Man	Response to Man's Hardness by God	98
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Prov. 14:31

Prov. 17:5

Prov. 22:16

H. Historically, response to the needs of the poor has been a sign of righteousness. Fill in the assignment below in order to see the breadth of this response in scripture.

Passage	Who Responds	Significance of this Response
---------	--------------	-------------------------------

Est. 9:22

Job 29:12, 16
30:25
31:16-23

Luke 19:8

Rom. 15:26, 27

Gal 2:10

Ps. 112:1, 7-9

1. How did Christ counsel the rich young ruler to distribute his wealth in Matt. 19:16-21?

2. How did Christ typify His ministry in Matt. 11:5?

3. How is Christ's concern for the poor revealed in Luke 14:13, 14?

Was He serious about this?

I. Summary:

1. As a steward of the wealth of God, how has your attitude toward the poor Changed?

2. Does your stewardship of God's wealth reflect His heart for the poor? Why or why not?

3. Review Prov. 28:27. Review your response to the poor as a steward of God's wealth. Are you most likely to receive the blessing or the curse as revealed in this passage?

4. What has challenged you as a result of this study?
 - a. Challenge:

 - b. Application:

5. What sin have you been convicted of as a result of this study?

a. Sin:

b. Act of repentance:

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CHAPTER IX

INDEPENDENT STUDY OF STEWARDSHIP THE INDUCTIVE METHOD

IX. Independent Study of Stewardship – The Inductive Method

I would like to preface this study by saying that it is designed to challenge your thinking, increase your knowledge but most of all help you to be successful in your application of God’s word in your everyday life. A key element in this success will be your quiet times in meditation alone with God. As a result, each chapter will come with a daily meditation assignment. According to Joshua 1:8, this aspect of the study is essential and should not be taken lightly by the student. “...then you will have success.”

A. Quiet times alone with God:

1. Each morning read the passage indicated and meditate on the following verses. At the end of each chapter is a quiet time journal, and you are encouraged to write your observations in the spaces provided so that you can share them with others. As you finish each quiet time, select something to take with you to meditate on through out the day.
2. Passages for meditation:
 - a. I Cor. 9:1-11
 - b. I Cor. 9:12-27
 - c. II Cor. 8:1-5
 - d. II Cor. 8:5-12
 - e. II Cor. 8:13-15
 - f. II Cor. 8:15-20
 - g. II Cor. 8:-2-4

According to Psalm 119:9, 11 scripture memory is a key both for the personal purity and for the avoidance of sin. Each chapter will provide you with a primary verse and an alternate verse. The student is encouraged to memorize both, but the alternate verse is provided in case the first verse has already been memorized. At the end of each chapter is a S. M. chart to be filled out. Come to the study ready to share your verse and your observations.

A word of remembrance – the objective of this study is to change our lives and conform to the heart of God in the area of stewardship. If we respond to these projects as Jeremiah the study of the Word of God, the committing of it to memory, the daily meditation on it, and the application of it is not work, it is our life.

Jeremiah 15:16

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“Thy words were found and I ate them, and Thy words became for me a joy and a delight of my heart; for I have been called by Thy name, O Lord God of Hosts.”

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B. The Inductive Method – The inductive method is an excellent tool for crystallizing key principles in a given subject area. Ideally, the student of the Bible would sit down and do a thorough search of the entire scripture. For many, however, time is a limiting factor. Therefore we will limit our study to a few key segments of scripture. The experience of doing this study should yield several very positive results for the student. First, a more clearly defined understanding of our roles as stewards of God’s wealth should result. Secondly, we should acquire a newly developed skill for our personal pursuit of scriptural truths. Thirdly, a desire to pursue this subject matter beyond the confines of the few assigned chapters may result. Before, beginning this study, a period of meditation is advised. To help you in this, a meditation project is provided.

1. Pause for meditation. Read Ezra 7:10
 - a. make 15 statements about the passage.

- b. Make five specific personal applications.

- c. Spend time praying over these and dedicating them to God.

2. Tools – The student will need only the workbook, a pen, a copy of the New American Standard Bible and two more translations of his choice.

3. Method – The student will do an inductive study of Biblical stewardship of God’s wealth with special emphasis on giving to the ministers of the work of God. The

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student will use only that Biblical data which is found in I Corinthians 9, II Corinthians 8 and 9, and Philipians 4 as a resource material to arrive at conclusions. No Biblical data outside these chapter is to be used. Reference material, quotes, and extra Biblical helps are not to be used. Only verses dealing with stewardship in these chapters need to be considered. The following steps are to be followed in this inductive study.

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a. Observation:

- 1) Read through the four chapters in two separate translations. Go back a second time and, using the New American Standard Bible, list all pertinent scripture references on the Observation page in your workbook. Write a short comment or summary statement next to each reference that you have listed. It is sometimes easiest, but not necessary, to follow the simple formula – Who? What? Where? When? And Why?

b. Synthesis

- 1) This is to be done on the Synthesis page in your workbook.
- 2) In this stage of the study go back over your observations and group those which exhibit similarities into separate categories.

c) Conclusion:

- 1) This final stage of the study is to be recorded under the appropriate headings in your workbook.
- 2) In this state of the study go back over your observations and group those which exhibit similarities in separate categories.
- 3) Second, give the study a title which reflects the emphasis of the truths as you as you have presented them in your outline.
- 4) Third, summarize these truths in a concise thesis statement of no more than five sentences in length.
- 5) Lastly, submit what you feel are the three primary applications one should make from this study as a steward of God's wealth.

OBSERVATIONS

References

Summary Statements

SYNTHEISIS

THESIS STATEMENT:

BASIC APPLICATIONS:

1.

2.

3.

TITLE: _____

OUTLINE:

CHAPTER X

INDEPENDENT STUDY OF STEWARDSHIP:
THE CHAPTER ANALYSIS METHOD

X. Independent Study of Stewardship – The Chapter Analysis Method

I would like to preface this study by saying that it is designed to challenge your thinking, increase your knowledge but most of all help you to be successful in your application of God’s word in your everyday life. A key element in this success will be your quiet times in meditation alone with God. As a result, each chapter will come with a daily meditation assignment. According to Joshua 1:8, this aspect of the study is essential and should not be taken lightly by the student. “...then you have success.

A. Quiet times alone with God:

1. Each morning read the passage indicated and meditate on the following verses.
At the end of each chapter is a quiet time journal, and you are encouraged to write your observations in the spaces provided so that you can share them with others. As you finish each quiet time, select something to take with you to meditate on throughout the day.
2. Passages for meditation:
 - a. II Cor. 9:1-5
 - b. II Cor. 9:6-9
 - c. II Cor. 9:10-11
 - d. II Cor. 9:12-15
 - e. Phil. 4:10-14
 - f. Phil. 4:15-17
 - g. Phil. 4:18-23
3. a. II Cor. 9:12-13
b. Phil 4:17-18

According to Psalm 119:9, 11 scripture memory is a key both for personal purity and for the avoidance of sin. Each chapter will provide you with a primary verse and an alternate verse. The student is encouraged to memorize both, but the alternate verse is provided in case the first verse has already been memorized. As the end of each chapter is a S.M. chart to be filled out. Come to the study ready to share your verse and your observations.

A word of remembrance – the objective of this study is to change our lives and conform to the heart of God in the area of stewardship. If we respond to these projects as Jeremiah and to this study as Jeremiah, we will be far ahead in our own personal

sanctification. Remember, the study of the Word of God, the committing of it to memory, the daily meditation on it, and the application of it is not work, it is our life.

Jeremiah 15:16

“Thy words were found and I ate them, and Thy words became for me a joy and the delight of my heart; for I have been called by Thy name, O Lord God of Hosts.”

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B. The Chapter Analysis Method – The Chapter Analysis Bible study method is also an excellent tool for gleaning the truth of a chapter. It differs from the Inductive method in that it deals with the entire subject matter of a given portion of scripture, allowing the student to see both the context and interdependency of various scriptural truths. This study will not only reveal to the student the context of the stewardship of God’ wealth and how it relates to this area, but it will also impart to him a valuable tool which he can use again and again. Before beginning this study, a period of meditation is advised. To help you in this, a meditation project is provided.

1. Pause for meditation. Read II Tim. 2:15

a. Make 15 statements about the passage.

b. Make 5 specific personal applications.

c. Spend time praying over these and dedicating them to the Lord.

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2. Tools – The student will need only the workbook, a pen, a copy of the New American Standard Bible and two more translations of his choice.
3. Method – The student will do a chapter analysis study of the Biblical stewardship of God’s wealth treating II Corinthians 8 and 9 as one chapter. There are three basic approaches when doing a chapter analysis study. They are as follows:
 - 1) Historical: What is the central truth the author is seeking to convey to the church at Corinth?
 - 2) Theological: What is the central eternal truth that the Holy Spirit is seeking to convey to the church at Corinth?
 - 3) Devotional: What is God saying to me at this point in my spiritual life? What Truth is He seeking to teach me?

For the sake of this study we will pursue the devotional emphasis in our chapter analysis study of II Cor. 8 and 9.

a. Overview:

- 1) Read the section of scripture assigned 5 times. Use at least two different translations in addition to the New American Standard Bible when you do this.
- 2) Now go back and:
 - a) Paraphrase the first half of the section of scripture assigned (chapter 8). In doing this you will rewrite the chapter in your own words being as descriptive and as colorful as possible. Slang and colloquialisms should be used freely with few, if any, of the original words in the text repeated in the paraphrase – have fun and freely express your emotions.
 - b) List key thoughts in the second half of the section of scripture assigned (chapter 9). In doing this you will determine what you feel is the central thought or truth conveyed by the scripture. Then record that truth in as concise and as clean a manner as possible.
- 3) Construct 3 possible skeleton outline forms using no more than 5 major outline divisions. This will be done loosely and is an exercise to help you see how the chapter could be broken down.
 - a) At this time you will be looking for possible ways of dividing the passage.
 - b) You will record this using a maximum of 5 outline divisions.
 - c) Below is an example using Col. 3 as the text.
 - (1) I Col. 3:1-25
 - A. :1-10
 - B. :11-14

- (2) I Col. 3:1-25
 - A. :1-4
 - B. :5-11
 - C. :12-15
 - D. :16-17
 - E. :18-25

- (3) I Col. 3:1-25
 - A. :1-4
 - B. :5-11
 - C. :12-17

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- d) Note: - The Roma numeral indicates the complete text.
 - The basic outline divisions A., B., C., etc. are accompanied by the text.
 - No more than 5 divisions are used.

4) Core Study:

- a) Choose one of the three possible outlines for your core study.
 - (1) Give all outline sections titles, summary phrases, etc. so that the passage is represented in outline form and not just in skeletal form with on references.
 - (2) Be sure to include references with the major outline divisions.
- b) Title the outline
- c) Construct a thesis statement with conveys the heart of the passage.
- d) Make three specific applications from the study.

PHARPHRASE

KEY THOUGHTS

POSSIBLE OUTLINE FORMS

TITLE: _____

OUTLINE:

THESIS STATEMENT:

BASIC APPLICATION

1.

2.

3

CHAPTER XI
HISTORICAL STUDIES IN STEWARDSHIP

XI. Historical Studies In Stewardship:

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A. Quiet Times

1. Ex. 35:1-36:7
2. I Kings 17:1-16
3. Luke 8:1-3
4. Romans 15: 15-28
5. I Tim. 6: 17-18
6. I Cor. 9: 4-14
7. III John 5-8

B. Scripture Memory

1. III John 5-8
2. Luke 9:14

C. Key events in the Old Testament – Stewardship and the House of God (Israel as a nation)

1. Construction of the tabernacle

a. Exodus 35:1-36:7 - furnishings

- (1) 35:4 – Commanded by God
- (2) Response was based on heart
 - a) 35:5 willing heart
 - b) 35:21 spirit moved
 - c) 35:21, 22, 26, 29 heart moved or stirred
 - d) 35:29 free will offering

(3) Type of response

a) People – universal 35:24

- (1) Men 35:23
- (2) Women 35: 25, 26
- (3) Rulers 35:27

b) Offering

- (1) 35:15, 21, 24 contributions
- (2) 35:10, 25, 26, 30-35: 36:1, 2 skills and labor
- (3) 35:22, 23, 27-29 personal possessions

c) Results

- (1) 36:3 people continued beyond what was required
- (2) 36:5-7 brought more than needed

b. Numbers 7:1-89 first offering

- 1) 7:1, 2 elders and leaders came the day it was finished to make their offering.
- 2) 7:3 offering brought freely to the Lord (not commanded)

- 3) 7:4, 5 offering given to Levites for service and need
 - 4) 7:4, 11 Lord accepted offering on a daily basis
 - 5) 7:12-88 received and recorded each gift individually
2. Temple built – I Chron. 29
- a. David sets the pace 1-5
 - 1) 29:23 all his ability
 - 2) 29:3-5 temples were a delight to David; he went beyond
 - b. People gladly follow 6-9
 - 1) 29:6 rulers offer willingly
 - 2) 29:6-9 rulers offering abundantly
 - c. 29:9 Results – rejoicing
 - d. What attitude typified this offering?
 - 1) Zealous
 - a) 29:2 “all my ability”
 - b) 29:3 “in my delight, I give over and above”
 - c) 29:6 “offered willingly”
 - d) 29:9 “offered so willingly”
- 2) Humble
- a) 29:10-19 stewardship of God’s resources
 - b) 29:11-13 God’s possessions and creation
 - c) 29:14-16 God makes abundant gifts possible
 - d) 29:17-19 Delight willingly and in integrity to give
- e. Spiritual Result
- 1) People bless God 29:20
 - 2) People worship God 29:21, 22
3. Restoration of the Temple II Chron. 23:16-24:19; II Kings 12:1-16
- a. II Chron 24:10 People gave rejoicing
 - b. II Chron 24:14 People gave more than needed
 - c. II Kings 12:4 People gave willingly
 - d. II Kings 12:15 Characterized by honesty
4. Foundation laid, altar and sacrifices restored Ezra 2:61-3:13
- a. Offerings made to restore the house of God 2:68-69
 - 1) Willingly
 - 2) According to ability
 - b. Offerings were free will 3:5
5. Oath to maintain House of God Neh. 10:1-39; 13:10-14
- a. 1:32 Pledged to upkeep God’s house
 - b. 1:34 Pledged to supply wood for priests
 - c. 1:35 Pledged to supply first fruits
 - d. 1:37- 39 Pledged to supply tithes
 - e. 13:10-14 Failure here causes a breakdown in God’ ministry
- D. Individual situations of generosity in the Scripture
- 1. Old Testament
 - a. Gen. 14:17-24 Abraham and Melchizedek

- 1) 14:20 Abraham gives 10th of all
- 2) 14:19, 20 Abraham blessed by Melchizedek
- 3) 14:21-24 Abraham trusts in God's blessing
- 4) Melchizedek evidently supported in this way
- b. Gen. 18:1-8, 33 Abraham and the messenger of God
- c. I Kings 17:1-16 widow and Elijah
 - 1) Widow's situation 17:12
 - 2) Widow's generosity 17:10, 11, 15
 - 3) God's reward 17:16
- d. I Kings 18:13 Obadiah cares for the prophets of God
- 2. New Testament
 - a. Mark 12:41-44 Widow's mite
 - 1) Works of rich 12:41
 - 2) Work of widow 12:42
 - 3) God evaluation 12:43, 44
 - b. Luke 19:1-10 Zaccheus converted
 - 1) Zaccheus' position 19:2, 7
 - 2) Zaccheus' work 19:8
 - 3) God's evaluation 19:9, 10

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E. Key events in the New Testament – Stewardship and the Work of God

- 1. The financial support of Christ Luke 8:1-3
 - a. Women
 - b. Contributed to His support out of their private means
- 2) Humble
 - a) 29:10-19 stewardship of God's resources
 - b) 29:11-13 God's possessions and creation
 - c) 29:14-16 God makes abundant gifts possible
 - d) 29:17-19 Delight willingly and in integrity to give
- e. Spiritual Result
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- 5. Oath to maintain House of God Neh. 10:1-39; 13:10-14
 - a. 1:32 Pledged to upkeep God's house
 - b. 1:34 Pledges to supply wood for priests

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- E. Key events in the New Testament – Stewardship and the Work of God
 - 1. The financial support of Christ Luke 8:1-3
 - a. Women
 - b. Contributed to His support out of their private means
 - 2. The financial support of the disciples' ministry Luke 9:1-6; Matt. 10:1-15; Mark 6:7-13
 - a. Took nothing with them Luke 9:3; Matt. 10:9, 10; Mark 6:8-9
 - b. Depended on free gifts Luke 9:4; Matt. 10:11,12; Mark 6:10
 - c. God's view of those who refuse to give Matt. 10:14, 15
 - 3. The financial support of the 70 – Luke 10:1-20
 - a. Took nothing with them
 - b. Depended on free will gifts 10:5, 6, 7, 8
 - c. God view of refusal to receive and share 10:12-16
 - 4. Paul's support
 - a. Phil. 4:15-18
 - 1) Church at Philippi gave
 - a) Macedonia
 - b) Thessalonica
 - c) Phil. 2:25-30 Supported him during his prison stay in Rome. 2) Met his needs.
 - 2) Met his needs
 - b. I Cor. 9:12-19 Did not always have support so as to more fully minister
 - c. I Thess. 2:9-12 Sought to serve through his tent making trade so as not to be a burden.
 - d. Acts 18:1-3; 20:33-35 At early stages of ministry Paul made tents.

- e. Romans 15:15,16, 20,22-24, 28 He was not above make appeal for funds to finance his journey in other stages.
- 5. Elders in church – full time ministers
 - a. I Timothy 6:17-18 Clearly are to be supported by their ministry
 - b. I Cor. 9:4-14
- 6. Traveling ministers – no home base
 - a. III John 5-8 Support their work so as to join in it.
 - b. Romans 15:24, 28 this was Paul’s idea in writing to the Romans. 122

XI. Historical Studies in Stewardship

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2. Passages for meditation
 - a. Ex. 35:1-36:7
 - b. I Kings 17:1-16
 - c. Luke 8:1-3
 - d. Romans 15:15-28
 - e. I Tim. 6:17-18
 - f. I Cor. 9:4-14
 - g. III John 5:8
3. Scripture Memory
 - a. III John 5-8
 - b. I Cor. 9:10-11 (alternate)

According to Psalm 119:9, 11 scripture memory is a key both for personal purity and for the avoidance of sin. Each chapter will provide you with a primary verse and an alternate verse. The student is encouraged to memorize both, but the alternate verse is provided in case the first verse has already been memorized. At the end of each chapter is a S.M. chart to be filled out. Come to the study ready to share your verse and your observations.

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Jeremiah 15:16

“Thy words were found and I ate them, and Thy words became for me a joy and the delight of my heart; for I have been called by Thy name, O Lord of Hosts.”

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B. Our study at this point is nearing its close. You have studied the theology of wealth, the legal requirements of the tithe, the offering and sacrificial systems under the Mosaic Law, the New Testament principles of stewardship of God's wealth under grace, the teachings of Jesus on this subject, and the economy of stewardship under which we now live. Now is a good time to do a historical overview of the stewardship of God's wealth as presented in scripture. Because time and space are limited in this study we are not able to do an extensive overview of scripture, but we can isolate and study the major historical instances which are found in the scripture. Due to the immensely practical nature of our faith, historical revelation is one of the primary means that God has used to communicate spiritual truths in the scripture. It is necessary, then, before leaving a study on the stewardship of God's wealth to look at the historical figures and instances God has chosen to reveal. To fully appreciate the nature of this study one would do well to pause for a moment of meditation. The project below is provided for just such a purpose.

1. Read Isaiah 51:1, 2
2. Record your observations which would be helpful in appreciating the importance of historical studies.
3. What personal applications can you make?
4. Pray these back to God.

C. In the first section of our study we will look at the five major instances of the applied stewardship of wealth in the Old Testament. These five might be easily summed up under the heading, “Stewardship of God's Wealth and the House of God.” Again and again we find that stewardship applied to the Word of God in the Old Testament centered around God's house – the temple in Jerusalem.

1. The first major instance of the applied stewardship of God's wealth occurs early in the history of Israel. It concerns the construction of the tabernacle. Read Exodus 35:1-36:7.

a. What title would you give this section of scripture which deals with the early stages of the tabernacle? Why?

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b. What is God's primary command in 35:4, 5?

1) Did all people have to give?

2) Should all people give? Why?

3) Define "willing heart" in 35:5.

4) For more light on this subject, fill in the chart below.

Passage	Type of Response Indicated
35:5	
35:21	
35:22	
35:26	
35:29	

5) Use this information to come up with a concise statement on the Type of heart God desires behind the gifts.

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c. Who responded with this heart?

1) 35:24 _____

2) 35:23 _____

3) 35:25, 26 _____

4) 35:27 _____

5) What does God infer here about classes or types of people when it comes to giving?

d. Where did this wealth come from since at this time the people of Israel were wondering in the desert (Ex. 12;29-41)?

e. Whose wealth was Israel offering to God?

f. How did the people seek to use their positions as stewards of God for God's own glory?

1) 35:5, 21, 24

2) 35:10, 25, 26, 30-35; 36:1,2

3) 35:22, 23, 27-29

g. What key indicators are revealed to us in this passage which show the Israelites' clear understanding of their roles as stewards of God's wealth?

1) 35:24

2) 36:3

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3) 36:5-7

2. Now read Numbers chapter 7 (as tedious as it may seem)! Title this passage and explain its relationship to Exodus 35 and 36.

a. When did the leaders come forward?

1) What did they bring?

2) What can we infer from this about their attitudes?

b. In vs. 1-5 does the scripture reveal any prodding by Moses or God to get the leaders to act in this way?

What can we infer from this?

c. Who did God desire these offerings to be given to?

1) Why?

2) On what basis are they to be distributed?

d. In vs. 4-11 we are told how these offerings were made. Were they made all at once? _____ If not then how were they made?

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1) Why do you think they were made in this way?

2) What does this imply about God?

e. In vs. 12-88 what is revealed about God's attitude towards these gifts?

f. Conclusion:

1) What did you learn about giving to God's work as His steward?

2) What did you learn about God in terms of:

a) His attitude towards the gifts?

b) His attitude towards the giver?

3. A similar situation occurs in Israel when the Temple is built in I Chronicles chapter 29. This is the third historical event we will consider.

a. What attitude towards giving to God's work does David reveal as a steward of God's wealth in vs. 1-35?

b. What effect did this have on his ruler in vs. 6-9?

1) How did they give?

2) What did they give?

3) What was their attitude in giving?

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4) In the following verses, what attitude is revealed by David and his people in government?

Verse	Heart Attitude Revealed
2	
3	
6	
9	
17	
20-22	

c. David's prayer:

- 1) What was the spiritual result of this generosity in David's life? (vs. 10, 13)
- 2) In vs. 11 and vs. 12 what spiritual truth is revealed that is essential for all good Stewards of God's wealth to hold?
- 3) To whom does David give credit for his nation's generosity in vs. 14?

a) What difference does this make as stewards of God's wealth?

4) In vs. 15, 16 whose wealth does David say is being used to build the temple?

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5) In vs. 17 and 18 what is it that David wants to be preserved in the hearts of the people forever? Why?

6) What were the spiritual results of the outpouring of this generosity by the stewards of God's wealth?

a) vs. 20

b) vs. 21, 22

c) vs. 23-25

4. Our fourth consideration as well as the fourth opportunity for the nation of Israel To present itself as a steward of God's wealth is seen when the temple is restored under Joash's reign. For an overview of this, read the accounts in II Chron. 23:16-24:19 and II Kings 12:1-16.

a. In II Chron. 24:10 and II Kings 12:4,5 what is revealed about the heart attitude of the people in giving?

b. What does II Chron. 24:9-15 reveal about the degree of the people's generosity?

5. In our fifth illustration we find that the nation was once again a steward of God's wealth in the rebuilding of the temple and in the restoration of the sacrificial system. For an overview of this read Ezra 2:6-3:13 and Neh. 10:1-39; 13:10-14.

a. In Ezra 2:68,69 what observations can be made about the hearts of the people as they gave to the work of God?

b. What type of offering was prolific during this period (3:5)?

c. In Neh. 10:32, what type of pledge did the people make?

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d. What was the nature of this pledge?

1) 10:33

2) 10:34

3) 10:35

4) 10:37-39

e. Who was to benefit from these pledges (10:37-39)?

f. In 13:10-14 we see the result of being negligent in the stewardship of God's wealth.
In what way was the work of God hindered?

6. Overview:

a. What typified the heart of the nation of Israel when it comes to administering the wealth of God?

b. Why do you think it was necessary in Nehemiah for pledges to be given up for the upkeep of the work of God?

c. What was the result of negligence in these pledges?

d. What applications can you make for yourself from this first section of study?

1) Challenge verses

Areas of application

2) Conviction verses

Areas of repentance

D. These passages we have just studied primarily deal with a group response of generosity, but there are many instances where individual stewards of God's wealth acted with great generosity. In order to fully appreciate this, some passages have been selected for your study. Fill in the two charts below.

Passages	Who	Person's Financial state	Degree of generosity	How is faith revealed?	Application
1. Old Testament					
a. Gen. 14:17-24					
b. Gen. 18:1-8, 33					
c. I Kings 17:1-16					
d. I Kings 18:13					
2. New Testament					
a. Mark 12:41-44					
b. Luke 19:1-10					
I Kings 17:1-16					
Mark 12:41-44					
Luke 19:1-10					

E. Finally, in our historical study of the stewardship of God's wealth we will concentrate on the support of God's work in the New Testament. Because no temple existed under the New Covenant, the support was given to full-time ministers of God's work.

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1. Read Luke 8:1-3

a. According to this passage, who supported the ministry of Christ?

b. How did they do this?

c. What do you think people thought of this?

d. Why did Christ allow this?

2. Luke 9:1-6, Matt. 10:1-15, and Mark 6:7-13 are all accounts of the support of the disciple's ministry when Christ sent them out. Read each account and fill in the chart below.

Luke 9:1-6

Matt. 10:1-15

Mark 6:7-13

How were they sent out?

How were they supported?

What was God's view of those who refused to accept them?

3. In a similar way Luke 10:1-20 records the support of the seventy when they were sent out.
- a. What resources did they draw upon?

 - b. On what did they depend for their livelihood?
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- c. What was God's view of those who refused to receive them?
4. As a steward of God's wealth, what personal applications can you make from these three illustrations in the New Testament?
5. Except for Christ, Paul is probably the most well-know minister of all time. A look at the support of this work of God will be of great value to stewards of God's wealth.
- a. Read Phil. 4:15-18.
 - 1) What church was supporting Paul?

 - 2) In what geographical settings was Paul ministering in while he was receiving this support?

 - 3) What was the result of this support?
 - a) In Paul's life?

 - b) In the Philippians church?

 - c) In others?

 - 4) In Phil. 2:25-30 what else do we learn of the Philippians involvement with Paul's life in terms of his physical needs?

 - 5) How do the Philippians reveal themselves as wise stewards of God's wealth?
 - a. According to I Cor. 9:12-19 was Paul always supported in this way? Why?

1) What light does I Thess. 2:9-12 shed on this?

a. How were Paul's needs met while he was in Thessalonica?

2) How did Paul make his living before the ministry was mature enough to support himself (Acts. 18:1-3; 20:33-33)?

b. How did Paul seek to finance his last missionary journey (Romans 15:15, 16, 20, 22-24, 28)?

1) In this case what was Paul's journey dependent upon?

2) How does this apply to us as faithful stewards of God's wealth?

6. According to I Tim. 6:17, 18 and I Cor. 9:4-14, how were ministers to be supported?

a. Why?

b. How does this apply to us as faithful stewards of God's wealth?

7. According to III John 5-8, what is our attitude to be towards traveling ministers of other works?

a. Why?

b. What light does Romans 15:24-28 shed on this topic?

c. How does this apply to us as faithful stewards of God's wealth?

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F. Summary:

1. Is my heart attitude as a faithful steward of God's wealth typified by the free, joyous, and generous responses of Israel? Why?

2. Is my commitment to God's work as sporadic as the rulers of Israel in Nehemiah? Why?

3. Am I as sacrificial in my giving as the widow or as committed to it as an Indication of my salvation as Zaccheus was? Why?

4. Do I exhibit the same willingness to support missions' ventures both at home and abroad that those in the New Testament had?

What changes would be necessary to bring my life more closely in line with the Philippians?

5. From this study:

a. Define generous giving

b. Define willing giving

c. Define sacrificial giving

d. Are you a generous, willing, sacrificial giver? Why?

6. List one challenge, one illustration of the challenge, and one act of application that you have received from this study.

a. Challenge

b. Illustration

c. Act of application

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7. List one conviction, one illustration of the conviction, and an act of repentance
That you have made from this study.

a. Conviction

b. Illustration

c. Act of repentance

CHAPTER XII

APPLICATION A:

BUDGETING AND THE STEWARD OF GOD'S WEALTH

XII. Application A: Budgeting and the Steward of God's Wealth

A. Quiet Times

1. I Cor. 4:2
2. Luke 16:10-13
3. Proverbs 6:1-6
4. Proverbs 11:15
5. Proverbs 17:18
6. Proverbs 22:26, 27
7. Hebrews 13:5, 6

B. Scripture Memory

1. Proverbs 22:7
2. Proverbs 22:26, 27

C. The Steward

1. Definitions

- a. Greek: EPITROPOS (2012) 3 times in New Testament
 - 1) Unger's Bible Dictionary: "A manager or superintendent Of another's household"
 - 2) Vine's: "One to whose care something is committed"; EPI – upon; TREPO – to turn or direct
- b. Greek: OIKONOMOS (3623) 10 times in the New Testament
 - 1) Vine's: "Primarily denoted the manager of a household or an estate"
 - 2) Robertson: "A steward is a household manager"
- c. Key passage – Gal. 4:1, 2
- d. Application

2. Use of the term in Scripture

- a. Luke 12:42-48 – "Readiness as a steward
- b. Luke 16:1-13 – Accountability and faithfulness as a steward
- c. Matt. 20:1-16 – Steward has charge of his Master's accounts
- d. I Cor. 4:2 – Faithfulness or trustworthiness is the key attribute of a steward
- e. Titus 1:7 – Leaders also function as stewards of God
- f. I Peter 4:10 – All Christians as well are stewards of God's gifts
- g. Gal. 4:1,1 – Stewards fulfill responsibilities of the highest order and trust

3. Examples of stewards from Scriptures

- a. Good stewards
 - 1) Jacob – Gen. 30:25-30; 31:1-6, 36-42

- 2) Joseph – Gen. 37:1, 2, 12-17; 39:1-23, 19-23
- 3) Daniel – Daniel 6:1-5, 19-22

b. Bad stewards

- 1) Adam – Gen. 2:18-25; 3:1-24
- 2) Satan – Ezk. 28:1-17; Is. 14:9-19
- 3) Judas – John 13:25-30; 12:1-6

- 4. Ultimately the steward is answerable to his master for his use of his Master's wealth (Luke 12:36; 12:42, 43, 46; 16:1,2; 19:12,13,15) 139

- 5. Summary: - The role of the steward is to supervise and administer the accounts of his master in integrity and faithfulness. He does so with the expectation that he shall give an account of all with which he has been entrusted. As stewards of God, this has application to our handling of God's wealth, spiritual gifts and people. All three are entrusted to us by God and we must give an account of ourselves in each area.

D. General principles which help guide the steward:

- 1. I Chron. 29:14; Haggai 2:8 – The steward must always keep in mind that he is Handling another's possessions and not his own.
- 2. Deut. 8:17, 18 – The steward does not take credit for what has been entrusted to him by his master.
- 3. Ps. 62:10 – The steward should not set his heart on riches when they increase because they are not his.
- 4. Matt. 20:15 – The steward is not free to use his master's wealth in any way but must instead submit to his master's wishes without rebellion.

E. The Sin of Debt: The ultimate indication of failure as steward's of God's wealth.

1. Debt as sin:

- a. Prov. 6:1-6 Freedom from debt
- b. Prov. 11:15 Sin of debt = suffering
- c. Prov. 17:18 Sin of debt = lack of sense
- d. Prov. 20:16 Men are ruthless with debtors
- f. Prov. 22:26 Do not associate with debtors
- g. Prov. 22:27 Do not put possessions in jeopardy via sin of debt.
- h. Prov. 27:13 Men are ruthless with debtors

2. Sin of Debt as rebellion against God's will concerning our standard of living and our possessions.

- a. To be in God's will is to be satisfied with His provisions
 - 1) Phil 4:11-13 Content with circumstances
 - 2) Heb. 13:5,6 Content with standard of living
 - 3) Phil. 4:19 Content with limitations
 - 4) I Tim. 6:6-8 Content with godliness and God's provision
 - 5) Gal. 6:2,23 Peace, patience, self-control when we are allowed to live debt-free
 - 6) There are many ways to raise one's position of living in life, however, the Sin of Debt is not an option

- b. The flesh, in contrast to the contentment of living in God's will, is never content or satisfied and, if yielded to, will consistently violate God's Holy Word and His will concerning the SIN of Debt.
 - 1) Gal. 6:19-21 Sin of Debt is evidenced in deeds of the flesh, e.g. idolatry, jealousy, envy
 - 2) Prov. 27:20 Eyes never satisfied is never satisfied, and if yielded to produces Sin of Debt.
 - 3) Prov. 30:15 Desire to be satisfied is never satisfied, and if yielded to produces Sin of Debt. 140
 - 4) Ecc. 5:10 Desire for money is never satisfied, and if yielded to produces Sin of Debt.
- c. Sin of Debt is closely tied to other sins.
 - 1) Ex. 20:17
 - 2) Gal. 6:19-21
 - 3) Col. 3:5
 - 4) James 4:1
 - 5) James 4:2
 - 6) James 4:3
 - 7) James 4:4

F. Planning as a good steward of God's wealth

- 1. Our financial responsibility:
 - a. Tithes and offerings – I Cor. 6:2
 - b. Taxes – Romans 13:1, 7
 - c. Food – Matt. 6:25,26
 - d. Clothing – Matt. 6:28, 30
 - e. Shelter – Proverbs 24:3
 - f. Debt reduction – Proverbs 6:1-3
 - g. Responsibilities to family – I Timothy 5:8
 - h. Savings – Proverbs 6:6-8; 30:24, 25
 - i. Household needs – Proverbs 24:4; Ecc. 10:18
 - j. Gifts – Galatians 6:10
 - k. Personal Development/Education – Ecc. 12:11, 12
 - l. Vacation – Ecc. 5:18-20
- 2. Setting Goals:

<u>Item</u>	<u>Monthly</u>	<u>Annual</u>	<u>Taxed % of Income</u>
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- 3. Cutting back:
 - a. Use it up; wear it out; make it do, or do without
 - b. Cut back in all areas
 - c. Use surplus income to increase savings and giving
- 4. Planning for the future:
 - a. How will an increase in these affect you?
 - 1) Savings
 - 2) Giving
 - b. How will you avoid the Sin of Debt?

G. Application:

1. Develop an accountability system
2. Develop a long-term stewardship plan
3. Develop a plan to avoid “The Big 4”
 - a. Failure to stay debt-free – The Sin of Debt
 - b. Failure to give – The Sin of Greed
 - c. Failure to save – The Sin of Sloth
 - d. Failure to plan – The Sin of Foolishness

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XII. Application A: Budgeting and the Steward of God’s Wealth

I would like to preface this study by saying that it is designed to challenge your thinking, increase your knowledge but most of all help you to be successful in your application of God’s word in your everyday life. A key element in this success will be your quiet times in meditation alone with God. As a result, each chapter will come with a daily meditation assignment. According to Joshua 1:8, this aspect of the study is essential and should not be taken lightly by the student. “...then you will have success.”

A. Quiet times alone with God:

1. Each morning read the passage indicated and meditate on the following verses. At end of each chapter is a quiet time journal, and you are encouraged to write your observations in the space provided so that you can share them with others. As you finish each quiet time, select something to take with you to meditate on throughout the day.
2. Passages for meditation:
 - a. I Cor. 4:2
 - b. Luke 16:10-13
 - c. Proverbs 6:1-6
 - d. Proverbs 11:15
 - e. Proverbs 17:18
 - f. Proverbs 22:26, 27
 - g. Hebrews 13:5, 6
3. Scripture Memory:
 - a. Proverbs 22:7
 - b. Proverbs 22:26, 27 (alternate)

According to Psalm 119:9, 11 scripture memory is a key both for personal purity and for the avoidance of sin. Each chapter will provide you with a primary verse and an alternate verse. The student is encouraged to memorize both, but the alternate verse is provided in case the first verse has already been memorized. At the end of each chapter is a S. M. chart to be filled out. Come to the study ready to share your verse and your observations.

A. word of remembrance – the objective of this study is to change our lives and conform to the heart of God in the area of stewardship. If we respond to these projects as Jeremiah and to this study as Jeremiah, we will be far ahead in our own personal

sanctification. Remember, the study of the Word of God, the committing of it to memory, the daily meditation on it, and the application of it is not work, it is our life.

Jeremiah 15:16

“Thy words were found and I ate them, and Thy words became for me a joy and the delight of my heart; for I have been called by Thy name, O Lord God of Hosts.”

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B. Introduction – This particular chapter aims at giving the disciple two things: 1) basic convictions concerning his stewardship of God’s wealth and 2) a few basic skills with which to implement these newly found convictions. This section, however, is not the solution but rather the beginning. Proverbs 13:20 state “He who walks with wise men will be wise, but the companion of fools will suffer harm.” This, as in all aspects of discipleship, is the ultimate key – to place oneself under the spiritual authority of a “wise man” e.g. submitting to the authority of a spiritual leader, being faithful in receiving training and implementing the training received, being available, being faithful, and being teachable. This is the ultimate solution if you are having difficulty in budgeting and in being a good steward of God’s wealth.

The study itself is straightforward in its approach. First, the concept of the steward is approached. Second, general principles which help to guide the steward are put forth. Third, we look at those traits which are indicative of failure in the area of stewardship. Fourth, tips on planning one’s own budget are presented, and lastly an application is made.

C. The steward:

Definition – in the space below give three definitions of the word “steward”. Define the word from a secular dictionary, and Bible reference work, and your own knowledge.

Dictionary:

Bible reference work:

Personal:

a. The Greek New Testament use two words interchangeably for the word “steward”. EPITROPOS (2012) occurs three times in the New Testament and is defined by Unger’s Bible Dictionary as “a manager or superintendent of another’s household.” Similarly, Vine’s Expository Dictionary of New Testament Words states, “one to whose care something is committed, a guardian.” Contrastingly, OIKONOMOS (3623) occurs ten times in the New Testament and is described by Vine’s as something that “primarily denoted the manager of a household or estate.” Robertson’s Word Pictures in the New Testament says “a steward is a household manager. Each man is a steward in his own responsibilities.” 143

b. A key passage for the understanding of these two words is Gal.4: 1, 2. In verse two both words appear. Verse two states “but he is under guardians and managers until the date set by the father.” Wuest state in his Word Studies in the Greek New Testament:

“Paul here continues the argument for the inferiority of the condition under the Law, using an illustration from contemporary life. In order to understand his argument, we must understand the technical terms which he uses. The first word is “child”, the translation of “nepios.” The Greek word is made up of two words that together mean “one that does not speak.” The word refers to an immature person, intellectually and morally. This word Paul uses to describe the person under the Law. He is treated as an immature person. An adult for instance, is old enough to govern his own actions. A child must have restraints put upon him. So it is in the spiritual world. Israel under Law was treated like a minor. The word “servant” is the next term. The Greek word here is “doulos”, speaking of a bond slave. It is the term used of a slave in a servile condition. The minor was legally in much the same position as a slave. He could not perform any act except through his legal representative. This person was the guardian in the case of a minor, whose sanction was necessary for the validity of any contract undertaken in his behalf. The word ‘lord’ is from “kurios”, which here is used in the sense of “owner.” **The word “tutor” is from “epitropos”,** the word which designates the guardian of a minor orphan. The word “governor” is from “oikonomos”, referring to a steward of one’s property. The tutor was the guardian of the child’s person, the governor, the guardian of the child’s property. The words “the time appointed,” are from “prothesmias”, an Athenian legal term referring to an appointed time for the termination of the minority, this time set by the father of the child. There is an illustration of this in the case of Antiochus Euphianes who appointed Lysias to be steward of the affairs of the kingdom and guardian of his son Antiochus Eupator until a specific time, that time being when the father would resume the authority on his return. Translation: ‘Now I say, that as long as the heir is in his minority, he does not differ one bit from a slave, even though he is owner of all, but is under guardians and stewards until the time previously fixed by his father.’”

c. Now, in your own words paraphrase verse two; stress the difference between the two word in you own paraphrase.

d. In what way do we serve as:

1) Stewards (Guardians) of God's wealth?

2) Stewards (Managers) of God's wealth?

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2. Use of the term in Scriptures:

1) Read the entire passage

2) Go back and re-read the key verses

3) Write the key thought of each of the key verses

4) From the passage as a whole and from key passages in particular, make observations
Concerning the traits or attributes of the steward.

Remember, you are not looking at the parable as a whole but only as it relates to the steward.

a. Luke 12:35-48

1) Key verses: vs. 42-48

2) Key thoughts

v. 42

v. 43

v. 44

v. 45

v. 46

v. 47

v. 48

3) Observations:

b. Luke 16:1-13

1) Key verses: vs. 10-13

2) Key thoughts

v. 10

v. 11

v. 12

v. 13

3) Observations:

c. Matthew 20:1-16

1) Key verse: v. 8

2) Key thoughts

v. 8

3) Observations:

d. I Cor. 4:1, 2

1) Key verse: v. 2

2) Key thoughts

v. 2

3) Observations:

e. Titus 1:5-9

1) Key verse: v 7

2) Key thought

v. 7

3) Observations:

f. I Peter 4:7-11

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1) Key verse: v 10

2) Key thought

v. 10

3) Observations:

g. Gal. 4:1-7

1) Key verses: vs. 1, 2

2) Key thoughts

v. 1

v. 2

3) Observations:

3. Examples of stewards from the Scriptures:

- a. In the space below 1) Read the passages and identify the steward by name
2) Indicate the steward's character as being either good or bad and 3) Give those traits or attributes which caused him to be characterized in this manner.

1) Name _____

a) Passage: Gen. 2:18-25; 3:2-24

b) Character _____

c) Traits or attributes

2) Name _____

a) Passage: Gen. 30:25-30; 31:1-6, 36-42

b) Character _____

c) Traits or attributes

3) Name _____

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a) Passage: Gen. 37:1, 2, 12-17; 39:1-12, 19-23; 41:38-49, 57

b. Character _____

c. Traits or attributes

4) Name _____

a) Passage: Dan. 6:1-5, 19-22

b) Character _____

c) Traits or attributes

5) Name _____

a) Passage: Ezk. 28:1-17; Is. 14:9-19

b) Character _____

c) Traits or attributes

6) Name _____

a) Passage: John 13:25-30; 12:1-6

b) Character _____

c) Traits or attributes

b. From this project:

1) What are the character traits of a good steward?

2) Of a bad steward?

4. Read Luke 12:36' 12:42, 43, 46; 16:1, 2; 19:12, 13, 15. From these passages, what is the bottom line for the steward? 148

5. In the space below summarize what you have learned from this first section Concerning stewardship?

D. General principles which will help to guide the steward:

Place the proof text next to the principle to which it belongs. Then write an example using yourself in a real life situation.

Ps. 62:10

I Chron. 29:14, Haggai 2:8

Matthew 20:15

Deut. 8:17, 18

1. Proof text _____

Principle: The steward must always keep in mind that he is handling another's possessions and not his own.

Example:

2. Proof text _____

Principle: The steward does not take credit for what has been entrusted to him by his master.

Example:

3. Proof text _____

Principle: The steward should not set his heart on riches when they increase because

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they are not his riches.

Example:

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4. Read Luke 12; 36; 12:42, 43, 46; 16:1, 2; 19:12, 13, 15. From these passages, what is the bottom line for the steward?

5. In the space below summarize what you have learned from this first section concerning stewardship.

D. General principles which will help to guide the steward:

Place the proof text next to the principle to which it belongs. Then write an example Using yourself in a real life situation.

Ps. 61:10

I Chron. 29:14, Haggi 2:8

Matthew 20:15

Deut. 8:17, 18

1. Proof text _____

Principle: The steward must always keep in mind that he is handling another's possessions and not his own.

Example:

2. Proof text _____

Principle: The steward does not take credit for what has been entrusted to him by his master.

Example:

3. Proof text _____

Principle: The steward should not set his heart on riches when they increase because

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they are not his riches.

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4. Proof text _____

Principle: The steward is not free to use his master's wealth in any way he sees fit, but he must, instead, use this wealth as ordered without rebellion.

Example:

E. The Sin of Debt – The Ultimate Indication of Failure as Steward's of God's Wealth.

1. Debt of Sin:

- a. In the project below read each verse twice – once in a translation and once in a paraphrase. Then write the key thought of the verse in the space provided as it pertains to the Sin of Debt.

Passage

Key Thought

1) Proverbs 6:1-6

2) Proverbs 11:14

3) Proverbs 17:18

4) Proverbs 20:16

5) Proverbs 22:7

6) Proverbs 22:26

7) Proverbs 22:27

8) Proverbs 27:13

b. How do these passages reveal the fact that being in debt is sin?

c. How would obedience to God in this area affect:

1) Your use of credit cards?

2) Your purchase of entertainment equipment such as a TV, stereo, VCR, etc.?

3) Your purchase of a new or use car?

4) Payment for vacations and travel expenses?

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d. How does our society evidence such flagrant rebellion against God in the area of the Sin of Debt?

e. Why does our society so flagrantly rebel against god in the area of the Sin of Debt?

f. Where do you stand in relationship to God in the area of the Sin of Debt?

2. The Sin of Debt as rebellion against God's will concerning our standard of living and our possessions:

a. To be in God's will is to be satisfied with his provision.

1) Read the passages below and assigns them as proof texts to the appropriate principle. Then give a personal example from your own life of this principle.

Heb. 13:5, 6

I Tim. 6:6-8

Phil. 4:19

Phil. 4:11-13

a) Proof text _____

Principle: In whatever financial limitations God places upon us, we should be content.

Example:

b) Proof text _____

Principle: We must learn to be content with the standard of living which God Places us in and view the limitations there in as an expression of His sovereign will.

Example:

c) Proof text _____

Principle: We must learn to trust totally in the sovereignty of God and in his benevolence when it comes to limitations He has placed on us.

Example:

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SIN

(The items you list in this column
Will be viewed as **SIN**, the violation
Of God's law and rebellion against
His will)

ACCEPTABLE

(The items you list in this
column will be viewed as
an acceptable way of conforming
to the holy will and Word of God)

b. In contrast to the contentment of being in God's will, the flesh is never content or satisfied and, if yielded to, will consistently violate God's Holy Word and will in the area of the Sin of Debt.

1) Write out the key thought of each of the following passages as they pertain to the above statement. Remember, you only want the key thought as it pertains to the statement. All other information may be deleted.

Passages

Key thought as it pertains to above statement

Gal. 6:19-21

Proverbs 27:20

Proverbs 30:15

Ecc. 5:10

2) This second exercise also seeks to emphasize the flesh's resistance to God's Holy

Word and its natural tendency to violate the Word concerning the Sin of Debt.
In the exercise below, place the proof text as the heading of the appropriate principle. Then give a personal example from your life.

Ecc. 5:20

Proverbs 30:15

Gal. 6:19-21

Proverbs 27:20

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d) Proof text _____

Principle: We must be content then with godliness and God's provision. We must not struggle against this and not covet those things for which God has not made provision.

Example:

2) This is not to say that a man cannot increase his standard of living. It does mean, however, that he must do so within the confines which God allows. If a man wants something which he does not have, he has several options. Listed below are some of these. Classify them as either sin or acceptable by writing them under the appropriate heading.

Ask God to provide miraculously and wait until He does.

Ask God to provide the money miraculously, and then "by faith" borrow the money to buy it.

Buy on time

Save

Take on extra work

Buy on credit

Sell something you have

Take out a loan

Go without something else

Do without that item

Borrow the money from someone

Make do with something you already have

Make do the something else

Take out a second mortgage

Put something you have up as collateral

Use your credit card and pay back over a period of months

Put it in layaway and pay a little on it each month until you can take it home

Borrow the money from a family member

Buy a used or damaged one at a reduced price

Trade something you already have for one

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Acquire a new or second credit card and use it
Take out a loan to pay off existing credit card bills
so you can use the cards once again
Borrow on your life insurance
Have a garage sale and get rid of that junk

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a) Proof text _____

Principle: The deeds of the flesh as manifested in idolatry, jealousy, and envy lead ultimately to the Sin of Debt and to a lifestyle of debt which is a lifestyle of sin.

Example:

b) Proof text _____

Principle: A man's eyes are never satisfied and thus will always desire more than can be offered. To yield to this is to yield to sin.

Example:

c) Proof text _____

Principle: The desire to have is never satisfied. To seek to satisfy this desire through debt is a sin.

Example:

d) Proof text _____

Principle: The love of money and abundance can never be satisfied. To seek to satisfy this desire through debt is sin.

Example:

- c. The Sin of Debt is closely tied to that of several other sins.
Identify these in the space below:

Passages

Sin which accompanies rebellion
Against God's Holy Word and will
Concerning the Sin of Debt

Exodus 20:17

Gal. 6:1-21

Col. 3:5

James 4:1

James 4:2

James 4:3

James 4:4

I John 2:15

I John 2:16

- d. Summarize this section concerning the Sin of Debt.

3. In the space below list all purchases, etc. which you have accomplished by rebelling against God and freely participating in the Sin of Debt. Next to this write what you Feel is accompanying sin. Then write out what you will do differently next time.

Past sin

Accompanying sin

Evidence of true repentance
in future actions

- f. Re-read Prov. 6:1-5. List your debts in the space below and determine how you will, at the earliest point in time, remove yourself from this state of Sin.

Debt

Plan to repent of this state of Sin

F. Planning as good stewards of God's wealth:

1. Our financial responsibilities – one aspect of stewardship is fulfilling our financial responsibilities. To do this will require a well thought out plan.

- a. First, we will establish a list of those areas for which God will hold us accountable. In the space below write the proof text next to each item on the list. Feel free to add more of your own.

Gal. 6:10

Matt. 6:28-30

I Tim 5:8

Matt: 6:25, 26

Prov. 24:4; Ecc. 10:18

Ecc. 5:18-20

Prov. 24:3

Prov. 6:1-5

Prov. 6:6-8; 30:24, 25

Rom. 13:1, 7

Ecc. 12:11, 12

1 Cor. 16:2

Tithes and offerings

Taxes

Food

Clothing

Shelter

Debt reduction

Responsibility to family

Savings

Household needs

Gifts

Personal development/Education

Vacation

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b. Now add to this list any additional financial responsibilities you have such as you have such as personal allowance, insurance, transportation, health cost, etc.

2. Now, in the space below list in the appropriate order of importance (beginning with the most important item) your financial responsibilities before God. List the monthly budgeted amount required to meet this responsibility, then list the annual amount, and finally list the targeted percent of income this represents.

a. <u>Item</u>	Monthly	<u>Annual</u>	<u>Target % of Income</u>
----------------	---------	---------------	---------------------------

b. Now, add up the monthly and annual figures and compare this to income. 159

Monthly I have _____ Annual Income _____

Monthly budget _____ Annual Budget _____

Difference (+ or -) _____ Difference (+ or -) _____

c. If there is a difference, then make adjustments in your budget until it is balanced.

3. Cutting back – The author presupposes that the budget you set for yourself is one influenced by a very imprudent and debtor oriented society which is in rebellion against God in the area of the Sin of Debt. For this reason it can be almost presupposed that savings and giving are disproportionately low. In this section we will seek to cut back in all areas so to increase our savings and giving to a sacrificial level.

a. Read Ecc. 3:6, 7 and then memorize this phrase:

USE IT UP;
WEAR IT OUT;
MAKE IT DO;
OR DO WITHOUT.

b. Make a list of your total savings needs from now until retirement. In figuring this, assume the social security system will be insoluble when you retire.

Area of Need

Amount required to have saved by retirement

- c. What percentage of your total income must you devote to savings in order to meet this goal?
- d. If you are not now doing this, how will you apply the rule you have just memorized in order to cut back so as to increase savings?

Area to cut back

Plan

% added to savings

4. Planning for the future:

- a. List your total yearly income _____

If you are currently unemployed or if you are a student, set this income Hypothetically at the national average, which as of this writing is \$24,000 annually.

- 1) Increase this figure by 50%.

a) New figure _____ Difference of _____

b) How will you budget the difference?

c) How will you justify a change in lifestyle as opposed to an increase in savings and giving?

- 2) No, double the figure in 1)

a) New figure _____ Difference of _____

b) How will you budget the difference?

c) How will you justify a change in lifestyle as opposed to an increase in savings and giving?

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3) Now double the figure in 2)

a) New figure _____ Difference of _____

b) How will you budget the difference?

c) How will you justify a change in lifestyle as opposed to an increase in savings and giving?

b. There are, of course, increased spending needs such as taxes, children, and inflation. Nevertheless, spending more for these does not affect our standard of living. It is very important to place future considerations and the work of God above present luxury. In the space below summarize your convictions Concerning an increase in income as it affects lifestyle, savings, and giving.

G. Application

1. Develop an accountability system in your budgeting.

a. Set up a budget

b. Develop a recording system

c. Find an accountability partner who will help you to conform to God's will concerning debt, savings, and giving.

2. Project your expected income 10 years from now.

a. How will this affect your standard of living?

b. How will you arrive at this date debt free?

c. How will this affect your giving and savings?

3. Develop a plan for avoiding the “Big 4”

a. Failure to stay Debt Free – The Sin of Debt

b. Failure to Give – The Sin of Greed

c. Failure to Save – The Sin of Sloth

d. Failure to Plan – The Sin of Foolishness

CHAPTER XIII

APPLICATION B:

DO MINISTER'S HAVE THE RIGHT TO RAISE THEIR OWN SUPPORT

XIII. Application B: Do Ministers Have the Right to Raise Their Own Support? 164

A. Quiet Times:

1. Heb. 7:5; II Chron. 34:8, 9
2. Acts 18:4, 5
3. II Cor. 11:8, 9
4. Phil. 4:1-16
5. Rom. 15:24, 28, 32
6. II Cor. 1:15, 16
7. III John 5-8

B. Scripture Memory:

1. I Cor. 9:11-14

C. This right as executed under the Old Covenant

1. Earliest mention of this right:

- a. Heb. 7:1-4; Gen. 14:17-20
 - 1) Melchizedek comes forth here both to bless and to receive
 - 2) Because he was both priest and king, we can assume he lived off of the tax.
- b. Since he went to Abraham rather than vice versa, this can be viewed as an aggressive move in receiving his title.

2. Rights are established in the Law on behalf of the Levites (priests included).

a. Who were the Levites?

- 1) Gen. 35:22b-29 One of the original twelve sons of Jacob
- 2) Num. 1:1-54 A tribe of Israel set apart by God for his service and who were thus without an inheritance.

b. What was their purpose?

- 1) Num. 1:50-53 kept charge of the tabernacle
- 2) Num. 18:1-7; 3:1-10 given to the priests to serve them
- 3) Num. 3:40, 41, 45; 8:14-16 served as a substitute for the first-born of every family member.

c. Why did they need to be supported?

- 1) Levites did not have a portion of influence in the Promised Land (Deut. 10:9; 12:12, 18; 14:29; Jos. 13:32, 33; 14:3, 4; 18:7)

d. How were their needs to be met?

- 1) From the tithes and offerings supplied by the tribes of Israel (Lev. 25:32-34; Num. 7:1-5; 18:7-32; Jos. 13:14; 21:1-8)

e. How was this to be collected?

- 1) The Levites were to go and get it (Heb. 7:5; Numb. 18:21,26)

- f. Who was responsible for telling all of this to the people?
 - 1) Since the priests and Levites were responsible for the instructions of God's Law to the people, we may assume, that they exercised both the authority and practice of teaching on stewardship as it pertained to their own needs.

3. Examples in Scripture of those who exercised their right:

- a. Melchizedek – Gen. 14:17-20; Heb. 7:2, 4 165
- b. Levites and priests – Heb. 7:5; II Chron. 34:8, 9
- c. Joash – II Chron. 24:4, 5, 8-10, 11
- d. Hezekiah – II Chron. 31:4
- e. Elijah – I Kings 17:8-16
- f. Elisha – II Kings 4:8-17

4. Conclusion: - The right of those called by God to live by the support of others was Both taught and exercised by those upon who God had bestowed it.

D. This right as exercised under the New Covenant.

- 1. Jesus – Luke 4:38, 39; 5:1-3, 27-30; 7:36; 8:1-3; 9: 3-5; 9: 51-56; 10:3-7; 14:1 15:1, 2; 19:1-7, 28-35; 22: 7-14; 23:-50-56.

From these passages it is clear that Jesus both taught and practiced the right of ministers to raise their support and to live off of the generosity of others.

- 2. The Disciples – Luke 9:1-6 and 10:1-12. In both cases we were specifically Informed to live by faith.

3. Paul:

- a. The Scripture speak of Paul's tent making job and the fact that he often worked while ministering.

- 1) Act.s 18:1-3 Works as tentmaker in Corinth.
- 2) I Cor. 9:12 Reminded the Corinthians of this.
- 3) Acts 20:33-35 Worked while in Ephesus.
- 4) I Thess. 2:9; 3:7-9 Reminds them that he worked while among them.

- b. These passages do not mean that Paul viewed working as the ideal or as the norm.

- 1) Acts 18:4, 5 Reveals that just as soon as Silas and Timothy arrived with the needed finances, Paul immediately switched to ministering full time.
- 2) II Cor. 11:8, 9 Paul reveals to the Corinthian church that he "robbed" other churches in order to serve the Corinthian church. It was Silas and Timothy via Macedonia that bankrolled his work among the Corinthians.
- 3) Phil. 4:10-16 Here we find that when Paul was in Thessalonica he Received gifts from the Ephesians to augment his ministry.
- 4) Thus we can see Paul driven to work as a necessity because of the weaknesses of those he was ministering to and not as a result of being noble or spiritual or not living by the gifts of others. In fact, he received gifts while at Corinth, but they were not from the Corinthians. He received gifts while in Thessalonica, but not from the Thessalonians.

- d. Paul, in fact, felt no hesitancy about asking, even presupposing, others

to bankroll his ministry.

- 1) Rom. 15:24, 28, 32
- 2) 1 Cor. 9:11-14
- 3) I Cor. 16: 2-26
- 4) II Cor. 1:15, 16
- 5) Phil. 4:17
- 6) Philemon 22

4. This was, in fact, a common practice among the Christian church: 166
- a. The support of full time local ministers - I Tim. 5:17, 18.
 - b. The support of unattached ministers and missionaries – III John 5-8.
 - c. The New Testament is full of instructions from Christ and the apostles to the early church concerning the subject of supporting ministers of the gospel. We many assume from this that the apostles felt no hesitancy to either speak on the matter or to make their needs known.

Books with Mention:

Matthew
Mark
Luke
John
Acts
Romans
I Corinthians
II Corinthians
Galatians
Philippians
I Thessalonians
II Thessalonians
I Timothy
II Timothy
Titus
Philemon
Hebrews
James
I Peter
II John
III John
Revelation

Books without Mention:

Ephesians
Colossians
II Peter
I John
Jude

- d. In addition to this, all four Gospels and Acts have specific teachings on giving and the support of God's ministers.

E. Conclusion – In both the Old and New Covenants God's ministers have freely

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taught giving and have boldly requested it. New Testament ministers have the spiritual authority to teach and to request finances.

XIII. Application B: Do Ministers Have the Right to Raise Their Own Support?

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I would like to preface this study by saying that it is designed to challenge your thinking, increase your knowledge, but most of all to help you to be successful in your application of God's Word in your everyday life. A key element in this success will be your quiet times in meditation alone with God. As a result, each chapter will come with a daily meditation assignment. According to Joshua 1:8, this aspect of the study is essential and should not be taken lightly by the student. "... then you will have success."

A. Quiet times alone with God:

1. Each morning read the passage indicated and meditate on the following verses. At the end of each chapter is a quiet time journal, and you are encouraged to write your observations in the space provided so that you can share them with others. As you finish each quiet time, select something to take with you to meditate on throughout the day.
2. Passages for meditation:
 - a. Heb. 7:5; II Chron. 34:8, 9
 - b. Acts 18:4, 5
 - c. II Cor. 11:8, 9
 - d. Phil. 4:10-16
 - e. Rom. 15:24, 28, 32
 - f. II Cor. 1:15, 16
 - g. III John 5-8
3. Scripture Memory:
 - a. I Corinthians 4:11-14

According to Psalm 119:9, 11 scripture memory is a key both for personal purity and for the avoidance of sin. Each chapter will provide you with a primary verse and an alternate verse. The student is encouraged to memorize both, but the alternate verse is provided in case the first verse has already been memorized. At the end of each chapter is a Scripture Memory chart to be filled out. Come to the study ready to share your verses and your observations.

A word of remembrance – the objective of this study is to change our lives and conform to the heart of God in the area of stewardship. If we respond to these projects as Jeremiah and to this study as Jeremiah, we will be far ahead in our own personal sanctification. Remember, the study of the Word of God, the committing of it to memory, the daily meditation on it, and the application of it is not work, it is our life.

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Jeremiah 15:16

“Thy words were found and I ate them, and Thy words became for me a joy and the delight of my heart; for I have been called by Thy name, O Lord God of Hosts.”

B. Introduction:

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Among evangelical circles, especially within faith organizations such as the Navigators, the question of the right of the minister to make his financial needs known is often discussed, disputed, decried, and demanded. It is the heart of a sensitive issue on which many people have polarized. A proper understanding of this issue on the part of many has not developed in large part because of the emotional polarization of the issue as a result of the Christian media. On one hand you have the publishing industry which has, without a doubt, unduly dramatized and distorted certain historical figures in the faith mission movement and, in so doing, has clouded the issue as a whole. On the other hand, you have the media ministries who use their medium as a Field of Financial Harvest. This especially true of the Charismatic and Pentecostal movements who view financial prosperity as evidence of God’s blessing, and therefore are very aggressive in their appeals. Most Christians are, to some degree, either in reaction against or under the influence of one of these two schools of thought. It is the author’s hope that by completing this study you will be able to free yourselves from the influence of polarized sections of the Body of Christ and come, instead, to Biblical convictions concerning the question: “Do Ministers Have the Right to Raise Their Own Support?”

Read I Corinthians 3:1-5. how does this passage apply to the opening statement, and what can be done before we embark on this study to insure that we do not fall into this trap, but rather seek fully the mind of Christ?

C. As we look at this right of financial appeal as it was exercised under the Old Covenant in considering the right of ministers to raise their own support, we will first look at the historical roots of this practice as manifested in the Old Covenant.

1. The earliest mention of the right – Read Heb. 7:1-5 and Gen. 14:14-20.

a. In Gen. 14:14-16 what event has just taken place?

b. In Gen. 14:17-20 what immediately follows?

1) Following the battle we see two primary characters in the narrative.

a) What are their names?

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b) What are their roles?

c) What transaction took place between them?

d) Who was the aggressor in the transaction? Who came out to receive his due?

2) What was the result of this encounter?

3) Who initiated this?

4) What, then, can we presume about Melchizedek's attitude concerning his right to Abraham's support?

c. Go back and read Heb. 7:1-5.

1) How does the Word of God link verses 4 & 5?

2) What does this say about the rights of Melchizedek and the priests?

3) What can we infer about the relationship between Abraham and Melchizedek?

d. Summarize this earliest mention of the right to raise support as mentioned in the Scriptures.

2. Now we will look at this right as established in the Law on behalf of the Levites 170 (priests included).

In each section read the question, read the passages, write out the key thought as it pertains to the question, and then answer the question.

a. Who were the Levites?

Passages: Gen. 35:22-29; Num. 1:1-54

Key thought:

Answer:

b. What was the purpose of the Levites?

Passage: Numb. 1:50-53; 3:1-10; 3:40, 41, 45; 8:14-16; 18:1-17

Key thought:

Answer:

c. Why did the Levites need to be supported?

Passages: Deut. 10:9; 12:12, 18; 14:29; Jos. 13:32, 33; 14:3, 4; 18:7

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Key thought:

Answer:

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d. How were the needs of the Levites to be met?

Passages: Lev. 15:32-34; Num. 7:1-5; 18:8-32; 31:30-47; 35:1-18; Deut. 12:19; 14:27; 18:1-8; 26:12, 13; Jos. 13:14; 21:1-8

Key thought:

Answer:

e. How was this to be collected?

Passages: Heb. 7:5; Num. 18:21,26

Key thought:

Answer:

f. Who was responsible for teaching all of this to the people of Israel?

Passages: Mal 2:7; Lev. 10:8-10

Key thought:

Answer:

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g. From this study:

- 1) What can we conclude about the right of the Levitical priesthood, and priests
In general, to teach openly about their needs and the responsibility of men, before the Law, to meet these needs?

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- 2) What can we conclude about the role of the Levitical priesthood in collecting the needed funds?

- 3) What can we conclude about their right to raise their own support?

3. Examples in Scripture of those who exercised their right:

a. Fill in the chart below:

<u>Passage</u>	<u>Person who exercised right to raise support</u>	<u>His class or title</u>	<u>How right was executed</u>
1) Gen. 14:17-20			
2) Heb. 7:1-4			
3) Heb. 7:5			
4) II Chron. 34:8, 9			
5) II Chorn. 24:4, 5, 8-11			
6) II Chron. 31:4			
7) I Kings 17:8-16			
8) II Kings 4:8-17			

b. What conclusion can be drawn here concerning the boldness and freedom with which the right to raise one's own support was exercised?

4. In the space below summarize your findings concerning the right to raise one's Own support as exercised in the Old Covenant? 173

D. This right as exercised under the New Covenant:

Having studied the right of ministers to raise their own support in it's context in The Old Covenant, we will now turn to the New Covenant to see if we have both Principle and precedent on which to base this practice in the modern church age.

1. The Life of Jesus:

a. In the space below, read the passage and then record your observations concerning what you feel is Jesus' view of the right of ministers to raise their own support and to live off of the generosity of others as evidenced in these passages'. Observations as they pertain to Jesus' view of minister's rights to raise support and to live off of the support/generosity of others.

Passage
Luke 4:38, 39

Observations

Luke 5:1-3

Luke 5:27-30

Luke 7:36

Luke 8:1-3

Luke 9:3-5

Luke 9:51-56

Luke 10:3-7

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Passages (cont.) _____ Observations

Luke 14:1

Luke 15:1, 2

Luke 19:1-7

Luke 19: 28-35

Luke 22:7-14

Luke 23:50-56

b. List the passages which indicate that Jesus was willing to live off of the support of others.

c. List the passages which are examples of Jesus making use of His right to raise the support.

d. List passages which are examples of Jesus making use of His right to teach bluntly and clearly about this principle of giving.

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e. Summarize your thoughts.

2. The Disciples:

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There are three passages in the Scriptures which deal specifically deal with the Disciples and their rights in this area as taught and practiced by Jesus. In the exercise Below, first read the passage, then write the key thought as it pertains to the right, and lastly summarize your findings.

a. The disciple's rights concerning raising thief support:

Key thought as it pertains to this right:

Luke 8:1-3

Luke 9:1-6

Luke 10:1-12

Summary of findings:

3. Paul:

A great deal of emphasis has been put on Paul's tent making profession and on the fact that he supposedly worked rather than raised his support. This issue has, in fact, been lifted up by many as nobler and truly sacrificial way to minister. These same people claim that those who exercise their right to raise their support are in some way greedy,

lazy or even abusive of their flock. In reading the passages on this issue it is easy to see how one could come to this conclusion.

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a. In the space below read the passage and then write the key thought as it pertains to the minister not exercising his right to raise his own support.

<u>Passage:</u>	<u>Key thought as it pertains to not exercising this right:</u>
Acts 18:1-3	
I Cor. 9:12	
Acts 20:33-35	
I Thess. 2:9	
II Thess. 3:7-9	

b. To stop at this point, however, would be to stop before gaining a full understanding of Paul's views on this issue. Neither his views nor his actions can be clearly understood without all of the Scriptural information concerning his situation and livelihood as revealed in the preceding Scripture. Therefore, we will look again at some of the situations which are often used to illustrate the fact that ministers should not exercise their right to raise support.

1) Corinth – I Corinthians 9:12

a) According to Acts 18:1-3, how did Paul make his living while ministering in Corinth?

b) According to Acts 18:4, 5 was this his practice throughout the entire stay? Explain.

(1) What light does II Cor. 11:8, 9 shed on Paul's exercise of his right

To raise his support while ministering to the Corinthians?

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(2) How do these two passages, Acts 18:4, 5 and II Cor. 11:8, 9, affect Our interpretation of the previous two passages, Acts 18:1-3 and I Cor. 9:12?

2) Thessalonica:

a) According to I Thess. 2:9 and II Thess. 3:7-9, how did Paul make his living while ministering in Thessalonica?

b) According to Phil 4:10-16, is it equally true that he received no financial aid or support while in Thessalonica?

c) What light does Phil. 4:10-16 shed on our interpretation of I Thess.2:9 and II Thess. 3:7-9?

3) In summarizing our thoughts:

a) What caused Paul to work?

b. Can his working be interpreted as a rejection of the right of a minister to raise his support? Explain.

c. Paul felt no hesitancy about asking, even presupposing, that others would bankroll his ministry.

1) In reading the passages below, give the key thought as it pertains to Paul's boldness in exerting the right of a minister to raise his support.

Passage:

Key thought as it pertains to Paul's
Boldness in exercising the right of a
minister to raise his support:

Rom. 15:24

Rom. 15:28

Rom. 15:32

I Cor. 9:11-14

I Cor. 16: 2-6

II Cor. 1:15, 16

Phil. 4:17

Philemon 22

d. Summarize in the space below Paul's teaching and practice concerning the right of the minister to raise his support.

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4. The right of a minister to raise his support was, in fact, an accepted practice among the Christian church from the beginning. The New Testament is full of instructions from the Apostles and writers to the early church concerning the subject of supporting ministers of the Gospel.

Matthew	Matthew 10:7-14	Ephesians
Mark	Mark 6:7-14	Colossians
Luke	Luke 10:1-12	II Timothy
John	John 12:1-8	I Peter
Acts	Acts 18:4, 5	II Peter
Romans	Romans 15:24, 28, 32	I John
I Corinthians	I Corinthians 9:6-14	Jude
II Corinthians	II Corinthians 8, 9	Revelation
Galatians	Galatians 6:6	
Philippians	Phil. 4:10-19	
I Thessalonians	I Thessalonians 2:9-11	
II Thessalonians	II Thessalonians 3:7-9	
I Timothy	I Tim. 5:17, 18	
II Timothy	II Tim. 1:15-18; 4:11, 13	
Titus	Titus 3:12-15	
Hebrews	Hebrews 13:1-16	
James	James 2:14-20	
II John	II John 9-11	
III John	III John 5-8	

- a. What is the ratio of books which in some way mention the subject of giving to books which do not mention it?

_____ : _____

- b. What observations can you make from this fact concerning:

1) The Apostles and the early church leaders' boldness in teaching about giving?

2) Their attitude toward their right to raise their own support?

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E. In the space allotted below, summarize your convictions concerning the rights of a minister to raise his support.

1. What has your attitude been in the past concerning the exercising of this right by ministers of the gospel?

2. Do you feel it is easy for ministers to exercise this right? Explain.

3. Write the name of the full time staff person who has the greatest influence

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on you and is ministering to you, and then list five creative ways that you can help him with this responsibility that God has placed on him.

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CHAPTER XIV

APPLICATION C: GIVING AND STEWARDS OF GOD'S WEALTH

XIV. Application C: Giving and Steward of God's Wealth:

A. Quiet Times:

1. Luke 12:13-21
2. Luke 12:22-31
3. Luke 12:32-34
4. Luke 12:35-48
5. Luke 10:27-37
6. Matt. 25:31-46
7. Rev. 3:14-22

B. Scripture Memory:

1. II Corinthians 9:8, 10, 11, 13

C. Means of administering God's wealth as faithful stewards

1. Review of basic principles of stewardship

- a. All creation is God's – Psalms 24:1, 2
- b. It is given to us as stewards – I Cor. 3:21-4:1
 - 1) Not our by sole possession
 - 2) What we give is God's - I Chron. 29:11-15
 - 3) God gives enough so that we can give – II Cor. 9:8; 8:12
- c. We, as stewards, will be held accountable – Luke 16:1-13

2. Review of basic applications:

a. What?

- 1) Give freely of the first fruits of your product
 - a) Proverbs 3:9, 10
 - b) II Cor. 9:6, 7
- 2) Give freely of your skills
 - a) Load lifting through serving – Phil. 2:20-22
 - b) Application of secular skills to spiritual purpose
Act. 9:36-43; Exodus 35:25, 26 3-36:2
- 3) Give freely specific possessions for the Lord's use
 - a) Ex. 35:22, 23, 27-29
 - b) Acts 2:42-47
 - c) Acts. 4:32-37
- 4) Practicing hospitality to traveling saints

- a) Heb, 13:1,2
- b) III John 5-8
- c) Rom. 12:13
- d) Gen. 18:1-8
- e) I Tim. 5:10
- f) Matt. 25:34-46

b. Where?

- 1) Those who minister to you
 - a) Gal. 6:6 Him who teaches
 - b) I Tim. 5:17, 18
 - c) I Cor. 9:5-11
- 2) Those who are full-time in the ministry
 - a) I Cor. 9:13,14
- 3) Missionaries and other workers outside your fellowship
 - a) Phil. 4:15-18
 - b) Rom. 15:24, 28
 - c) III John 3:8
- 4) Those who minister to the weaker
 - a) Heb. 13:3 Prisoners
 - b) James 1:27 Orphans and widows
 - c) Gal. 2:10 Poor

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c. Who?

- 1) "Each of you" II Cor. 9:6, 7
- 2) II Cor. 8:12, II Cor. 9:8, 10, 11 Based on heart not volition
- 3) Especially if being ministered to
 - a) Gal. 6:6
 - b) I Timothy 5:17, 18

d. Why give?

- 1) Commanded - I Cor. 9:9, 14; I Timothy 5:17, 18
- 2) Broaden ministry III John 8
- 3) Love - Romans 12:9, 13
- 4) Moved by spirit and heart – Exodus 35:21
- 5) Because they minister to us – Gal. 6:6

e. Why not give?

- 1) No money
- 2) Spirit not moving
- 3) Nature of work
- 4) Opportunity

D. A look at Christian financial systems:

- 1. Corporate Funds (give to organization or church which then distributes funds)

2. Individual Fund (give to an individual or specific project)

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Navigators:

- a. Budget not supported by Navigator organization
- b. Don't give, don't receive

E. Solidifying your personal convictions

1. Outline basic convictions concerning the stewardship of God's wealth.
2. Select and memorize a life passage which will mold and direct your stewardship of God's wealth in the future.
3. Write out in 1-5 sentences a basic life thesis statement or declaration which communicates your basic convictions in the administration of of God's wealth as His steward.
4. Develop a five-year giving plan.

X. Application C: Giving and Steward's of God's Wealth:

I would like to preface this study by saying that it is designed to challenge your thinking, increase your knowledge, but most of all help you to be successful in your application of God's Word in your everyday life. A key element in this success will be your quiet times in meditation alone with God. As a result, each chapter will come with a daily meditation assignment. According to Joshua 1:8, this aspect of the study is essential and should not be taken lightly by the student. "... then you will have success."

A. Quiet times alone with God:

1. Each morning read the passage indicated and meditate on the following verses. At the end of each chapter is a quiet time journal, and you are encouraged to write your observations in the space provided so that you can share them with others. As you finish each quiet time, select something to take with you to meditate on throughout the day.
2. Passages for meditation:
 - a. Luke 12:13-21
 - b. Luke 12:22-31
 - c. Luke 12:32-34
 - d. Luke 12:35-48
 - e. Luke 10:27-37
 - f. Matthew 25:31-46
 - g. Rev. 3:14-22

3. Scripture Memory:

a. II Corinthians 9:8, 10, 11, 13

According to Psalm 119:9, 11; scripture memory is a key both for personal purity and for the avoidance of sin. Each chapter will provide you with a primary verse and an alternate verse. The student is encouraged to memorize both, but the alternate verse is provided in case the first verse has already been memorized. At the end of each chapter is a Scripture memory Chart to be filled out. Come to the study ready to share your verses and your observations.

A word of remembrance – the objective of this study is to change our lives and conform to the heart of God in the area of stewardship. If we respond to these projects as Jeremiah and to this study as Jeremiah, the study of the Word of God, the committing of it to memory, the daily meditation on it, and the application of it is not work, it is our life.

Jeremiah 15:16

“Thy words were found and I ate them, and Thy words became for me a joy and the delight of my heart; for I have been called by Thy name, O Lord God of Hosts.”

B. As we look at this final chapter in our study, it would be good for us to begin with this simple question: “What are the Scriptural means or provisions of administering God’s wealth as His faithful stewards?” It is always a source of security for an individual to know on that basis he is to be evaluated – whether he is a student taking an exam, an employee carrying out his assigned task, a supervisor overseeing some work, or a steward administering God’s wealth. What is it that constitutes faithfulness in the administration of God’s wealth? Considering both our Master and His resources, we, as stewards, are no doubt concerned with the weight of the responsible position in which we find ourselves.

1. In approaching this subject let us first review the basic principles of stewardship.

a. What primary principle does Psalm 24:1, 2 reveal?

b. If this is true, then what is the implication of this on I Cor. 3:21-4:1?

1) Who are the stewards?

2) Is what we give them ours to give? Why?

3) Read I Chron. 29:11-15. How does David reveal a firm grasp of this truth?

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4) In light of all of this, what assurance do we have that God will give us enough?
(see II Cor. 9:8; 8:12)

c. What does Luke 16:1-13 tell us of the role of the steward of God's wealth?

Circle one.

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1) It is too great a responsibility for any one man; therefore, there is no accountability.

2) He is to do the best he can without worrying about it.

3) He is accountable to God for his actions.

d. Make a list of what you feel are the basic principles of stewardship as presented in the above exercises.

e. Which of these principles does your present lifestyle violate?

1) To what degree?

2) Why?

3) How will you repent of this?

4) When will you repent of this?

2. We are not ready to review the basic applications as defined by Scripture for the faithful steward of God's wealth. Since we are accountable to God for this stewardship, we will seek to approach this subject in the simplest and clearest way possible. Read the passages below, record the key thought of the passage, and write the correct word or term in the blank.

a. First, the WHAT should we give? _____

1) Proverbs 3:9, 10; II Cor. 9:6, 7.

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b. Secondly, we are to give freely of our _____.

1) Phil. 2:20-22

2) Acts 9:36-43

3) Exodus 35:25, 26, 30-36:2

3. What can each of the following verses teach us about the third very basic application of stewardship?

a. Exodus 35:22, 23, 27-29.

b. Acts 2:42-47

c. Acts 4:32-37

4. How does each of the following verses emphasize the fourth basic application?

a. Heb. 13:1, 2

b. III John 5-8

c. Romans 12:13

d. Gen. 18:1-18

e. I Tim. 5:10

f. Matthew 25:34-46

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5. From the verses given in this exercise, list what you feel are the basic applications that God would have you make concerning the stewardship of His wealth which He has entrusted to you.

a. Which of these applications is your present lifestyle violating?

b. Why?

c. How do you think God feels about this?

d. How and when will you repent of this?

C. After a careful study of the very precise nature of God's revelation to His stewards concerning His will for the application of His wealth, a steward could not help but then ask in a fervent if not shaking voice, "Where? Where do I give?" Read the following verses and then write out what you feel is the Scriptural application. Below the application there is room for you to add any qualifying remarks that may be found in the verse.

1. Gal. 6:6; I Tim. 5:17, 18; I Cor. 9:5-11

a. Principle of application

b. Qualifying remarks

2. I Cor. 9:13, 14

a. Principle of application

b. Qualifying remarks

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3. Phil. 4:15-18; Romans 15:24, 28; III John 3:8

a. Principle of application

b. Qualifying remarks.

4. Heb. 13:3; James 1:27; Gal. 2:10

a. Principle of application

b. Qualifying remarks

5. In my career we find that people give but not to that full-time minister who most fully supports them. Why is this?

a. Am I now primarily supporting the person who is helping me spiritually?

b. How can I more fully meet his needs?

c. Why am I not more fully motivated to do this?

D. Who should give? This is a good question. What does II Cor. 9:6, 7 reveal about God's heart concerning this?

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1. Upon what basis is our gift evaluated according to II Cor. 8:12; 9:8, 10, 11?
2. According to I Tim 5:17, 18 and Gal. 6:6 what people should feel a special burden to give and to whom?

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E. Finally, we will close with the “why” of giving. We do this because in the final analysis it is your heart’s response to this issue that will determine your role as stewards of God’s wealth.

1. How does Christ’s teachings in John 14:15, 21, 23, 24; 15:10, 14 reveal His understanding of this principle?

a. What is the basic truth of this principle? Use your own words in a complete but simple sentence.

b. How does it apply to the “why” of applied stewardship?

2. According to the following verses, why should we give as God’s stewards?

a. I Cor. 9:9, 14; I Tim. 5:17, 18

b. Gal. 6:6

c. III John 8

d. Romans 12:9, 13

e. Exodus 35:21

f. II Cor. 9:7

g. Matthew 6:19-20, 21

3. Are there any verses that tell us not to give? Most definitely beside each passage below write the principle involved.

a. II Cor. 9:7

b. II Cor. 8:12-15

c. Phi. 4:10

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d. II John 10:11

F. When it comes to applying the principles of giving, place yourself on the scale below.

0	50	100
Total	Lukewarm	Total
Disobedience		Obedience

1. What must you do to move yourself further to the right?

2. Why?

G. At this point it would be good for us to do an overview of the basic financial systems Used today. There are primarily three systems in use at this time – Corporate Funding, Individual Funding, and Cooperative Funding. Study these systems as presented below and answer the questions that follow. These funding systems are all used by organizations, denominations, and other lay bodies and represent, in general, how ministries are funded today.

1. Corporate Funding:

- a. Monies or resources are given in this case to the Ecclesiastical body or organization from any one of a number of sources such as:
 - 1) Donors who have a heart for that particular type of ministry.
 - 2) Donors who have a heart for a specific geographical area that his ministry specializes in.
 - 3) Donors who have personal relationships within this ministry and give on the basis of that ministry.
- b. These resources are then pooled into a central accounting system where the necessary expenditures and outlays are made.
- c. Based on its projected yearly income as a result of pledges that are made, a budget is arrived upon and ministries share accordingly. 192
 - 1) Under this system, individual staff members are paid a salary.
 - 2) Usually individual ministers are encouraged to aid the organization in raising financial support, but these ministers are not directly responsible for this particular aspect of the work.
 - 3) Thus, their salary is accrued regardless of the amount of money that they personally bring in.

2. Individual Funding:

Under this plan individuals (a.1) or churches (a.2) give to an organization such as the Navigators in the name of a specific person, thus giving to a person through the organization rather than simply to an organization as a whole. This is usually because they know him personally, they are interested in the ministry in which he is involved, or they have a heart for the geographical location in which he is serving. Next, the organization (b.) receives these funds and places them (b.1) in the minister's specific personal account (b.2). A small administration charge is removed to go for organizational expenses, while the balance is sent directly to the minister (c.) for his personal support and ministry. The individual minister, in this case, must raise 100% of his support. What he receives is what he gets – the organization serves him financially only in the administrative area and does not support or adjust his salary in any way. In this way a continual flow of finances is achieved while donors not only know exactly how their gifts are being used, but they are able as well to give to the specific ministry or minister to which God has directed them.

3. Cooperative Funding:

a. Under this system a denomination or organization of churches all give into a common pool so as to cooperate jointly in mission endeavors and other works. Ministers served by this effort are paid a salary based on a yearly budget and are not responsible in any way for raising their personal support.

4. Which of these systems represents most closely the ministry/ministries you are now financially responsible to as a steward of God's wealth?

Name of Individual or organization	What is their budgeted income?	What % are they currently receiving?	What goods and services are they in need of?
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a. As a steward of God's wealth, how can you be used of God to help meet these needs?
Choosing the minister who primarily ministers to you, plus one missionary, come up with at least three possible ways to meet these needs.

1) Financial needs:

Minister

Missionary

a)

b)

c)

2) Goods or articles:

Minister

Missionary

a)

b)

c)

3) **Services:**

Minister

Missionary

a)

b)

c)

4) If you cannot meet these needs, how can you be used of God to help others to meet their needs? 195

Minister

Missionary

a)

b)

c)

5) Select three actions which you will take to meet this need.

a) Short term

Minister

Missionary

b) Long term

Minister

Missionary

b. Under which system does the person who ministers directly to your work, and how is he affected if those who pledge financial support do not give?

c. According to the following passages, why is it important to give what you have pledged to give?

1) Ecc. 5:1-7

- 2) Ps. 15:1,4
- 3) Ps. 116:12. 15, 18
- 4) Num. 30:2
- 5) Neh. 13:10-14
- 6) Haggai 13:1-14
- 7) Mal. 1:13, 14
- 8) Acts 5:1-13
- 9) II Cor. 8:6-9:5

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- 10) Phil. 4:15, 16
- 11) Phil. 4:17
- 12) Phil. 4;18
- 13) III John 5-8

H. Solidifying your personal convictions:

1. Outline your basic convictions concerning the stewardship of God's wealth.

2. Select and memorize a life passage which will guide and direct your stewardship of God's wealth in the future.

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3. Write out in 1-5 sentences a concise life thesis statement of declaration which communicates your basic convictions in the administration of God's wealth as His faithful steward.

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4. Develop and implement a five-year giving plan.