

# Lesson 18

Teacher's Manual

## STEWARDSHIP

READ & MEDITATE ON: Matthew 25:14-30

MEMORIZE: Luke 6:38

### INTRODUCTION

All Christians are instructed to be, "...good stewards of the manifold grace of God" (I Peter 4:10). A "Steward" is defined by Webster's Dictionary as one to whose care is committed the management of a household; one who acts as a supervisor of finances or property for another. Jesus Christ spoke of a steward who was responsible for what was entrusted to him. To this steward, his master said, "...give an account of thy stewardship..." (Luke 16:2). We, too, are held responsible by God to faithfully manage that which He has placed in our care. As a servant of God we are aware that we are not our own (I Corinthians 6:19) and that God is using us to take care of that which is His. Namely: our time, talent and treasure. From a Christian perspective, stewardship can be defined as the systematic and proportionate giving of time, abilities, and material possessions based on the conviction that these are a trust from God to be used in His service for the benefit of His kingdom. "So then every one of us shall give account of himself to God" (Romans 14:12).

#### I. STEWARDS OF GOD

The following excerpt from the book Saved To Serve (R. W. Howell, Baker Books, Grand Rapids) helps in revealing to us the concept of stewardship:

##### By Way Of Definition

The word steward is of humble origin, coming from the Anglo-Saxon stiweard or stigweard. "Stig" meant house and sti retains its meaning in sty, a place where swine are kept. "Weard" means ward or

The parable of the pounds in Luke 19:12-27 reminds us of our great responsibility to God in managing that which he has committed to our care. We are stewards, not owners, of all that God has given to us. For, "The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein" (Psalms 24:1). We are held accountable to wisely manage and invest all of life's possessions in light of this great trust. We discover that all we are and ever hope to become; all that we now handle or ever hope to be entrusted with is because of Calvary. We recall the admonishment of Jesus to His disciples saying, "...freely ye have received, freely give," (Matthew 10:8). A beautiful discovery is ours when we respond to the encouragement to "...seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you," (Matthew 6:33). By applying this marvelous principle of priority and cultivating a predominant passion of giving, we discover daily that we can have everything in life we want...if we help enough other people get what they want.

The reason for stewardship is the principle of Christian giving. We give because we love the Lord Jesus who first loved us and because we love precious souls redeemed by the blood of the Lamb. God instructs us to, "Give, and it shall be given unto you..." (Luke 6:38). Our supreme example, Jesus Christ, demonstrated before men the joy of giving. His life was rich and full of joy. He radiated peace and confidence. Men sensed the fullness of God in the man Christ Jesus because our Lord gave fully of Himself. "For God so loved the world that he gave..." (John 3:16). We do not give selfishly--in order that God will give to us,--but gratefully--because He already has given to us His all. We, too, may find life worthwhile in proportion to the fullness with which we give ourselves to others.

"And must I keep on giving again and again?  
Oh, no, said the angel (his stare pierced  
me through), just give 'til the Master stops  
giving to you!"

We have become the coinage of God and therefore must, "...Render... unto God the things that are God's," (Matthew 22:21). We have been minted by God, we have the inscription of His Name, Jesus, on our hearts; we are to avail our lives to be spent by our Lord according to His sovereign will and good pleasure. If He is indeed our Lord, we are His servants. We are His slaves. He is our Master. Nothing we have is our own.

"What? know ye not that your body is the temple of the Holy Ghost which is in you, which ye have of God, and ye are not your own? For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's."

*I Corinthians 6:19-20*

## B. Schedules

Time can be abused, wasted, idled, or slept away; or it may be redeemed, conserved, budgeted and used wisely for self-improvement, spiritual growth, and the service and salvation of others. Time schedules do not restrict or confine us. On the contrary, they set us free from the worry, guilt and frustration of having neglected vital activities in our busy lives.

### 1. Weekly Schedules

The wise stewardship of our involvements should include definite daily appointments. There should be a time for prayer--a time to communicate in the Spirit--a time to wait upon God for needful answers and directions. A time of Bible reading, study, and meditation should occupy each day. At least one day of the week should be set aside for fasting as part of our Christian discipline of the flesh and development of spiritual sensitivity. We should allocate specific time each week to some form of outreach in our local assembly. Our schedule and entire life style ought to revolve around the local church services as we remain faithful to the house of God. And we must certainly remember our families! Schedule your week to meet your particular needs using the following chart as a suggestion:

## 2. Monthly & Yearly Schedules

An invaluable item to have for proper planning in time management is a "month-at-a glance" calendar. Fill in appointments and plans as you learn about them. Remember to check the calendar every day! This will allow you to know what you are going to do and when you are going to do it. It will save untold confusion and frustration (not to mention embarrassment if you forget a date). Important engagements throughout the year should also be marked on your calendar.

### C. Activities

Are we mistaking action for actual accomplishment? Are we becoming extremely efficient in activities that are not even effective? "Good" things in life are often the enemies of the "best" things in life--simply for lack of time. We should arrange our activities to do the best thing with our time. Several questions we might ask ourselves are:

1. Will this activity count ten years from now?
2. Will this activity count in eternity?
3. Is this activity helping me reach my goals?
4. Is this activity given attention in proportion to its importance?

A very helpful tool a wise steward can use is a "To Do" list. Every evening, a list of things "to do" for the following day should be made in order of their importance from top to bottom. Things that must be done that day should obviously be listed at the top. This list may be taken to morning prayer and additional items added as they are recalled, rather than be bothered by the fear of forgetting them. As activities are accomplished, mark them off and forward unfinished tasks to the next day's list. "To Do Lists" can be easily expanded to long term goals as well.

As the final day of reckoning approaches, time becomes more valuable with each passing moment. As conscientious stewards who will give a personal account before God of the use of our time, we become keenly aware of the fact that one life will soon be past and only what is done for Christ will last. Jesus is coming soon! A lost world gropes in darkness around us and it will take TIME to reach them with truth. Together, wise stewards everywhere can redeem the remaining time and start now to accomplish the task of world evangelism.

areas of service in the work of God for which various members in Christ's body are suited. Make a list of abilities you possess and things you could do as a servant for the glory of God and the up-building of His kingdom. Humbly make yourself available for service in those areas in which you feel capable. Your pastor will carefully consider your experience and dedication to God. In time, as opportunity presents itself, he will wisely open doors of service for you to prove your ability as a faithful steward. Expect to be used in small things at first. This is God's way, for, "He that is faithful in that which is least is faithful also in much..." (Luke 16:10).

| ABILITY                  | AVAILABILITY             |
|--------------------------|--------------------------|
| <u>Capacities I Have</u> | <u>Things I Could Do</u> |
| Spiritual . . . . .      | Pray, fast, worship      |
| Evangelical . . . . .    | Witness, Outreach        |
| Social . . . . .         | Entertain, visit         |
| Educational . . . . .    | Teach, write             |
| Musical . . . . .        | Vocal, instrumental      |
| Technical . . . . .      | Secretarial, maintenance |
| Other . . . . .          | Other                    |

If you feel inadequate in any areas and would like to minister or improve your present abilities in them, take advantage of opportunities to get involved and improve yourself. Make a wise investment of your God-given "talents"! You will find great personal satisfaction and enjoyment in being a blessing to others and pleasing your Lord.

#### IV. GIVING TREASURE

No lesson on Christian stewardship would be complete without including the importance of managing finances according to the will of God. The Bible says much about the use of possessions. Jesus devoted a substantial amount of His teaching to money matters because money does matter. In fact, almost half of His parables referred to money, giving, sharing, covetousness, stewardship and related subjects. It is true that money holds a place of major significance in all of our lives. How we handle our money is a good indication of not only our priorities, but our relationship with the Lord.

"For where your treasure is, there  
will your heart be also."

*Matthew 6:21*

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Cheerful givers give according to their ability. They do not worry as much about the particular amount as giving sacrificially of what they do have. They remember our Lord's approval upon the offering of the poor widow who gave two mites, but was considered by God to have given more than all the rich because, "...they (the rich) did cast in (the temple treasury) of their abundance; but she of her want did cast in all that she had, even all her living," (Mark 12:41-44). Give what you can and God will honor it.

"For if there be first a willing mind,  
it is accepted according to that a man  
hath, and not according to that he hath  
not."

*II Corinthians 8:12*

Again, we find that the scriptures teach that a man is expected to give proportionately "...as God hath prospered him..." (I Corinthians 16:2). This verse also tells us that early Christians gave regularly. "Upon the first day of the week..." We, too, should give systematically and not wait until we feel like it, or until the church needs it, or until we have to be asked.

#### C. What We Give

"Will a man rob God?" This is a question that is worthy of careful consideration, since God Himself one day asked it of His people (Malachi 3:8). The people responded in surprise, not seeming to realize how they were guilty of stealing from God. "Wherein have we robbed thee?" they asked. "In tithes and offerings," came the response from the Throne and because of this, "Ye are cursed with a curse: for ye have robbed me...." So we see quite plainly that God requires tithes and offerings of His people. It is what they justly owe Him. (One-tenth of their income plus offerings.)

The word tithes is an old English word meaning tenth or ten percent. To pay tithes is to give, or return, 10% of your income to God. The first one-tenth of our increase is not ours--it is God's. It should be paid automatically, just as any of our other financial obligations. Offerings are also required over and above our tithes. We may be tempted to say we cannot afford to tithe, and give offerings, but the Bible makes it clear that we cannot afford not to. Nine dollars with God's blessing will go much further than ten dollars without His blessing! Consider this glorious promise:

It is noted in the foregoing references that tithes were brought to the house of God by the people. Also, there was a special tithe taken every three years for charity, widows, and orphans (Deuteronomy 14:28-29).

### 3. Tithing In The New Testament

Jesus said that people ought to pay tithes (Matthew 23:23). He used an illustration of a tithe-paying Pharisee in a parable (Luke 18:11-12) and further said that if our righteousness did not exceed that of a Pharisee we could not enter into the Kingdom of heaven (Matthew 5:20). He also told His disciples that, "...the workman is worthy of his meat" (Matthew 10:10). God has ordained that the New Testament ministry be supported in the same manner as the Old Testament ministry. See I Corinthians 9:7-14, realizing that Paul was making a direct comparison to the priesthood. Especially note verses 13-14 which read:

"Do ye not know that they which minister about holy things live of the things of the temple? and they which wait at the altar are partakers with the altar? Even so hath the Lord ordained that they which preach the gospel should live of the gospel."

Hebrews 7:4-10 declares quite plainly that, "...here men... receive tithes...." The Amplified Bible accurately explains the King James Version word "communicate" in Galatians 6:6 to mean ministerial support:

"Let him who receives instruction in the Word (of God) share all good things with his teacher--contributing to his support."  
*Galatians 6:6 (Amplified)*

### 4. Historical Examples Of Tithing

The ancient church fathers speak with one voice in the matter of tithing. Irenaeus, Tertullian, Clement, Cyprian, Jerome, Ambrose, Augustine, Chrysotom, and Cassian were men who lived in various generations from the time of Christ until the Fifth Century A. D. Their unanimous opinion that tithes were to be paid adds to the scriptural evi-

dence that tithing was a practice of early Christian churches. In addition to this, eleven of the great church councils until the year A.D. 790 have all ordered Christians to tithe. Namely, the councils of: Ancyra, Gangra, Orleans, Metz, Tours, Neville, Roven, Nantes, Marcon, Toledo, and Fimli. More recent well known ministers of the gospel including John Knox, Gladstone, Spurgeon, Vincent, and others strongly advocated the paying of tithes. We also have the witness of nearly all modern fundamentalist churches. People of God all over the world always have and still do support the work of God with tithes.

It is quite evident that God expects His people to give tithes and offerings of the "first fruits" of all their "increase." Tithing is only our obligation to God. We should give offerings sacrificially over and above our tithes.

We must give according to our blessing, or God will bless us according to our giving. In regard to Christian financial stewardship, Paul told the Corinthians, "...He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully" (II Corinthians 9:6). To the Philippians, after receiving their love-gift, he said, "...God shall supply all your need according to his riches in glory by Christ Jesus" (Philippians 4:19). Through giving you can not only enjoy more of this life's blessings, but you can, "...lay up for yourselves treasures in heaven..." (Matthew 6:20). Giving to God results not only in temporal benefits but is an eternal investment: "Give, and it shall be given unto you;..." (Luke 6:38)!

What a privilege it is to be a servant of Jesus Christ, to work in partnership with the Almighty God and to serve others with the sacrificial giving of ourselves! It is a rewarding way of life that comes only with the recognition and acknowledgement of God's ownership of one's person, one's powers, and one's possessions...and the faithful use of them for the advancement of Christ's Kingdom in this world.

"Bring ye all the tithes into the storehouse...and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it."

*Malachi 3:10*

Let us examine in depth the doctrine of tithing in both the Old and New Testaments (before and after the Law of Moses) and its practice historically.

### 1. Tithing Before The Law Of Moses

We find clear evidence in the Bible that Abraham paid tithes--430 years before the Law--to Melchizedek, a priest of God (Genesis 14:18-20). The Melchizedek priesthood is eternal and must be supported by the children of Abraham (Hebrews 7:1-10,17,21). Abraham is the father of the faithful and we are the children of Abraham through faith in Jesus Christ (Galatians 3:7). Jacob also paid tithes--313 years before the Law. After his heavenly vision at Bethel he vowed a vow saying, "...of all that thou shalt give me I will surely give the tenth unto thee" (Genesis 28:22).

### 2. Tithing Under The Law Of Moses

Under the Law of Moses, tithing was commanded. "...all the tithe...is the Lord's: it is holy unto the Lord," (Leviticus 27:30). "Thou shalt truly tithe all the increase" (Deuteronomy 14:22). "Bring ye all the tithes into the storehouse..." (Malachi 3:10). The tithes were used to support the following: the Levites (Numbers 18:21-24) who were full-time workers in the tabernacle, the Priests (Numbers 18:26, Nehemiah 10:38) who ministered in spiritual things to God and the people. The Priests received their tithes from the tithes of the Levites. This shows that ministers who receive tithes should pay tithes also. The Levites tithe also supported singers, porters (janitors) and "vessels of the sanctuary" (Nehemiah 10:38-39). God ordained tithing principally for the support of the ministry as their reward for spiritual service because they were not to work in the field and had no other inheritance (Numbers 18:21-32, Nehemiah 13:10). The tithe was to be received of the "first fruits" of the harvest. It was subject to 20% interest if borrowed. If exchanged, both the tithe plus the exchange had to be paid (Leviticus 27:30-34).

It has been well said that when God saves a man, He saves his pocketbook, too. If Jesus is Lord of all, He is Master of the purse as well as the person. When Jesus claims us, He claims all of us: our time, talent and treasure. The unselfish person soon discovers, as our Lord has said, that, "...It is more blessed to give than to receive" (Acts 20:35). God has given us some definite guidelines for giving. Let us now examine why, how, when and what we should give according to the principles contained in the Word of God:

#### A. Why We Give

Why should we give to the cause of God? Mainly, because we love Him who first loved us! Because our giving will reach precious souls for whom He died! Because we love our church family and want to do our part as responsible members to support it! Because it is commanded by God and results in blessings for us in proportion to what we give!

"Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again."

*Luke 6:38*

#### B. How and When We Give

Some people give "grudgingly." They complain about the sacrifice it involves. They complain about what the money is used for. They complain about others not giving what they should. They give--but they are not happy about it. Others give "of necessity." They know that everything takes money to operate, including God's kingdom. They know that church bills must be paid and ministers must be supported--so they give. It is an unavoidable and unpleasant requirement. However, they are not happy about giving either. But, praise the Lord, there are those who give "cheerfully." They joyfully contribute to the work of God out of thankfulness and love. They consider it a privilege as well as a duty and God loves them for it:

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

*II Corinthians 9:7*

### III. INVESTING TALENT

In Matthew 25:14-30, Jesus gave us a parable illustrating that the Kingdom of God was as a man preparing to travel into a far country who called unto himself his servants and delivered unto them his goods. To one he gave five talents, to another he gave two talents, to another one talent, and then took his journey. (Although these talents were actually sums of money, they can be compared to God-given abilities.) We observe that every man received something and that each servant received a disbursement according to his personal ability. Every person has the ability to render some kind of service to God. No man is so poorly endowed that he cannot make some worthwhile contribution to life! By birth we inherit certain abilities and each of us is a unique individual with specific talents...we all have something to offer each other. We differ in our opportunities for development of our natural gifts, depending upon our environments and varying educational influences. There is an assignment for the one-talent Christian as well as the five-talent Christian. There is a particular place in life for us to fill as the will of God is made known to us. Our example, Jesus Christ, did not step out of the sphere of the purpose for which He came. He knew who He was, what His special station in life was, and where He was going. He was totally submissive to the will of His Heavenly Father and did His very best to minister within His capabilities.

A beautiful lesson to glean from this parable is the response the master expected from each of the servants. The five and two-talent servants each made up their minds to do their best to be worthy of their master's confidence. Each of them doubled their store. Notice that they were not commended for their yield, but rather their performance. The praise came forth, "...Well done thou good and faithful servant," (Matthew 25:21). The Master was only impressed by their faithfulness. The servants were not faultless, but they did strive for excellence--their best effort. Their final reward for doing their best was to enter into the joy of their lord. The one-talent servant may have been quite thrilled at the confidence placed in him by his master until he made the mistake of comparing his gift with the others. He possibly became discouraged and buried his talent because he felt inferior to his fellow servants. Primarily, however, the servant was lazy. He would not even make the effort to deposit the talent in the local bank to draw interest! Then, finally, he misunderstood his lord by thinking that his master was a "hard man," making unjust demands upon his servants.

Success in God's sight is not measured by what we are, but rather it is measured by what we are, compared with what we could be! Success is not merely a measure of what we do, but is a measure of what we do compared with what we could be doing. May the lesson of the one-talent servant be forever etched upon our mind and heart. We either use or lose what God has given to us! There are many

SAMPLE WEEKLY SCHEDULE

| TIME | SUNDAY                                            | MONDAY              | TUESDAY  | WEDNESDAY           | THURSDAY | FRIDAY         | SATURDAY           |  |
|------|---------------------------------------------------|---------------------|----------|---------------------|----------|----------------|--------------------|--|
| 6    | Rise - Clean-Up - Personal Prayer and Bible Study |                     |          |                     |          |                |                    |  |
| 7    | Breakfast                                         |                     |          |                     |          |                |                    |  |
| 8    | Sunday School & Morning Worship                   | E M P L O Y M E N T |          |                     |          |                | H O M E            |  |
| 9    |                                                   |                     |          |                     |          |                |                    |  |
| 10   |                                                   |                     |          |                     |          |                |                    |  |
| 11   |                                                   |                     |          |                     |          |                |                    |  |
| 12   |                                                   | Lunch               |          |                     |          |                | AND                |  |
| 1    | Relaxa-<br>tion &<br>Fellow-<br>ship              | E M P L O Y M E N T |          |                     |          |                | F A M I L Y        |  |
| 2    |                                                   |                     |          |                     |          |                |                    |  |
| 3    |                                                   |                     |          |                     |          |                |                    |  |
| 4    |                                                   |                     |          |                     |          |                |                    |  |
| 5    |                                                   | Supper              |          |                     |          |                |                    |  |
| 6    | Prayer,<br>Evange-<br>listic<br>Service           | Rest<br>Night       | Outreach | Mid-week<br>Service | Outreach | Youth<br>Night | Miscel-<br>laneous |  |
| 7    |                                                   |                     |          |                     |          |                |                    |  |
| 8    |                                                   |                     |          |                     |          |                |                    |  |
| 9    | Family and/or Personal Devotions                  |                     |          |                     |          |                |                    |  |
| 10   |                                                   |                     |          |                     |          |                |                    |  |
| 11   |                                                   |                     |          |                     |          |                |                    |  |

Another reason for stewardship is that every believer who has obeyed the scripture has become a part of the family of God. "For by one Spirit are we all baptized into one body..." (I Corinthians 12:13). Our congregation functions like our own families. In the church we work together, sing together, weep together, and rejoice together. Just like our own families at home we serve one another, speak well of one another, love one another, help one another, and prefer one another. We worship in God's house; we partake of communion; we serve Jesus Christ through gifts of love; we build and maintain our properties; and we carry out Christ's Great Commission--"...Go ye into all the world, and preach the gospel to every creature," (Mark 16:15). We give because it is a privilege to be a member of God's family; because we have certain responsibilities as church members; and because we love the church which serves us spiritually. We willingly and cheerfully give of our time, talent, and treasure to the work of God.

## II. TIME MANAGEMENT

As good stewards of God, we are responsible for our time. The most precious commodity every Christian has is time. As the valuable currency of life, time must not be squandered foolishly, but exchanged for enriching and worthwhile experiences. Every person has been granted twenty-four hours each day. No more; no less. We cannot borrow a minute from tomorrow nor can we recall a moment from yesterday. We certainly cannot save time because time indeed will march on until the day "...that there should be time no longer" (Revelation 10:6). Our success or failure in life depends on how we use our time. We are told by the Apostle Paul to, "redeem the time..." (Ephesians 5:15-16). We can do this by properly managing our lives. This involves knowing what we want to do and when and how we are going to do it.

### A. Goals and Priorities

Since time is actually life, managing our time involves disciplining our lives. This, in turn, requires that we have both short-term and long-term goals. If we do not know where we are going, any road we travel will get us there. And, the faster we travel, the sooner we will arrive...at nowhere. If you aim at nothing you will hit the target. Without knowing where we are going, we waste precious time wandering about meaninglessly. In time, this can result in a wasted life. Take time to pray about your objectives in life. Write them down in order of their importance so you can establish your personal priorities. Solidify them in your mind and provide yourself a target to be aimed at.

keeper; hence, a guard or keeper who cares for the pigs in the pig pen.

Under the feudal system a steward served as the officer on a lord's estate with general control of his affairs. The steward of the royal household was a noble of the realm. Later he operated as manager of a manor or estate, presiding at courts, auditing accounts, controlling arrangements in general. In time, then, he came to be the general manager, employed to direct domestic concerns, supervise servants, collect income, keep records of business transactions.

In modern usage the officer on board ship who manages the ship's supplies and arranges for the passenger's rooms is a steward. A somewhat related use of the term is that of the stewardess, familiar to those traveling by air.

The word stewardship in the Greek New Testament is "oikonomia" and the word steward is "oikonomos." Related is our work "economy" as it applies to fiscal matters in general. This Greek word is a combination of oikos (house) and nomos (law). Hence, it applies to the management of a household with an emphasis upon financial administration. This usage of the term "oikonomos" is borne out in the New Testament in such references as: "...Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season?" (Luke 12:42).

#### Spiritual Implications

An essentially spiritual significance is attached to the term as the Lord applies it to the whole life as it relates to personal responsibility. A definite religious concept is connected with its use. Paul uses it in relation to his commission to preach the gospel: "Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover it is required in stewards, that a man be found faithful" (I Corinthians 4:1-2). The idea of stewardship, then, is solidly connected with Christian experience. Under the economy of grace, God designs that His followers shall fulfill all righteousness by use of material blessing in the discharge of their overall responsibility to put Him first. The natural tendency is to separate life into compartments. In one we place temporal interests and in the other spiritual interests. But this is not possible, if we literally seek first of all God's kingdom and God's righteousness.