Biblical Principles of Stewardship

Helping Church Planters Develop Healthy Churches

A Ministry for Equipping the Saints

Roger N. McNamara
# Table of Contents

**Introduction** ........................................................................................................................................... 5

**Section 1 - The Purpose of Biblical Stewardship** .............................................................. 7
   The Definition of Biblical Stewardship .................................................................................. 7
   The Design of Biblical Stewardship ................................................................................. 9

**Section 2 - The Principles of Biblical Stewardship** ..................................................... 13
   The Principle of Ownership ........................................................................................... 13
   The Principle of Management ....................................................................................... 16
   The Principle of Faithfulness ......................................................................................... 19
   The Principles of Accountability ..................................................................................... 20

**Section 3 - The Parameters of Biblical Stewardship** .................................................. 24
   The Stewardship of our Time ....................................................................................... 25
   The Stewardship of our Talents .................................................................................. 30
   The Stewardship of our Testimony ............................................................................. 33
   The Stewardship of our Treasure ............................................................................... 36

**Section 4 – The Promise of Biblical Stewardship** ........................................................ 42
   The Promise of Abundance ......................................................................................... 42
   The Promise of Joy and Happiness ............................................................................. 44
   The Promise of Growth and Health ............................................................................. 45

**Section 5 - The Period of Biblical Stewardship** ............................................................ 47
   Build Biblical Stewardship into your Preplanning ........................................................ 48
   Teach Biblical Stewardship to your Core Group prior to Launching Public Services ....... 48
Launch a Stewardship Campaign within Six Months after your First Public Service .......... 49
Preach on Various Aspects of Biblical Stewardship throughout the Year ......................... 50
Teach Biblical Stewardship as part of your Membership Classes .................................... 50

**Section 6 - The Program of Biblical Stewardship** .................................................... 52

Start Early .................................................................................................................. 53
Developing a Stewardship Plan .................................................................................. 55
Launching your Stewardship Campaign ................................................................. 60
Hosting the Stewardship Banquet .......................................................................... 62
Getting the Most from your Stewardship Campaign .............................................. 69
Conclusion ............................................................................................................. 72
Samples .................................................................................................................. 74
Biblical Principles of Stewardship

Introduction

The great missionary statesman Hudson Taylor is reported to have said, “God’s work, done God’s way, will never lack God’s supply.” Thousands of missionaries and church planters have spread out around the world believing that concept. It has been verified over and over in countless situations as God wonderfully supplied, sometimes miraculously, the needs of his servants.

There is certainly plenty of biblical foundation upon which Mr. Taylor could base his statement. God has promised to “supply all your need according to his riches in glory by Christ Jesus” (Philippians 4:19) and to “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). The Lord Jesus assured us that if we would give, “it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom” (Luke 6:38)

So, if these things are true (and we believe they are), then why are so many churches and church plants struggling financially? If we are doing God’s work in God’s way, then why do we lack God’s supply? If we are giving, why are we not seeing the abundance Jesus promised? If we are tithing as God has instructed us to do, then why are the windows of heaven so often shut and the promised blessings so few?

It would be easy to point the finger of blame at God and accuse him of not keeping his promises, but that would be foolish, and it wouldn’t be true. God is faithful, and he always keeps his promises. He is not a man that he should lie (Numbers 23:19). The fault does not lie with God, but with us.

More often than not, the lack of finances in the local church (both established churches and new church plants) can be traced to one or more of the following items:

1. Failure to teach biblical principles of stewardship
2. Failure to apply the biblical principles of stewardship correctly
3. Failure to implement an annual program of biblical stewardship

Stewardship is a key principle in Scripture that applies to all areas of life. Some form of the word “steward” or “stewardship” is mentioned twenty times in the Bible. Numerous illustrations and stories relating to stewardship are found repeatedly in God’s Word. Jesus spoke more about money, possessions, and the use of our time than he did about salvation, heaven, hell or prayer. Stewardship is a central theme in Scripture, and it must become a central focus in our ministries if we are to be successful in planting new churches across our land and around the world.

When I served as a missionary church planter overseas, national pastors would often ask me to speak on stewardship issues such as money and tithing because they were reluctant to address those issues to their own people. They did not want anyone to accuse them of having ulterior motives for preaching on these subjects. They were afraid their people might think they were preaching on stewardship in order to add to their meager (and sometimes non-existent) salaries, and so they would ask me to preach on the subject for them. I find that same reluctance among American pastors and church planters.

We do a great disservice to our people, to our churches, to ourselves, and to our God when we fail to teach and follow biblical principles of stewardship. We are not declaring “all the counsel of God” (Acts 20:27) by doing so nor are we doing God’s work in God’s way. Consequently, we do not see God’s supply. Rather than having healthy growing churches, we end up with weak, anemic congregations that struggle to survive.
The solution is fairly simple – teach and implement the biblical principles of stewardship outlined in God’s Word. When we do God’s work in God’s way, THEN we do receive God’s supply.

Understand that stewardship is NOT just about money. It is about life, and the management of it. Stewardship covers all areas of life including relationships, finances, time, work, and ministry. It requires a restructuring of our thinking, our values, and our possessions. Ownership and management are key concepts that need to be taught and reinforced.

It takes time and work to build a biblical worldview into your people, but it pays rich dividends. They will be happier, more productive, and more financially secure, and so will your church.

In the pages that follow, I have sought to lay out the biblical principles of stewardship in clear and understandable terms so you can teach them to your people. I have also given you detailed instructions for implementing an annual stewardship emphasis in your church. Please understand that this is not the only way to present biblical stewardship to your people. There are other ways to do it, but this is one way it can be done. It worked for us, and hopefully, it will work for you. It is my desire and prayer that God will bless your efforts as you implement this material, and that your church will experience spiritual, numerical, and financial growth as you move toward becoming a healthy, growing church.

Your Servant in Christ,

Roger N. McNamara

RNMcNamara@juno.com
540) 604 - 1838
July 2010
The Purpose of Biblical Stewardship

The sun was setting low in the western sky as Eliezer stood surveying the scene before him. His rugged sun-drenched brow was deeply furrowed as he drank in the landscape. In the distance lay the small village of Mesopotamia with its mud-walled hovels, busy market place, and spacious Bedouin tents. Just outside the confines of the town was a swath of green grass, date palms, and the town well that supplied water to the many residents. Here the flocks of sheep and goats gathered to quench their thirst in the cool of the day. Travelers, such as himself, could refresh themselves, and wash the dust from their hands, faces, and feet.

A steady stream of children and young women filed back and forth with their precious cargo of life-giving water upon their shoulders. Eliezer was no ordinary traveler. Neither was he one of the nomadic caravan drivers that often passed this way, although one might think so when they observed the small herd of ten heavily laden camels and their drivers that surrounded him.

The keen observer would notice this stranger’s erect stature, his confident demeanor, the decisive and direct manner of his speech. Although he tried to hide it, he was obviously a man of influence and wealth, a fact confirmed by the contents of the cargo on the backs of his camels. Here was a man who had learned to manage both himself and the things he possessed. He had been chosen for this mission in part because of his managerial skills.

Eliezer was a man who understood who he was and what was expected of him. He was prudent and patient. He knew what he was looking for, and was ready to spare no expense to achieve his purpose. He had incredible resources available to him, and the freedom to use them as he saw fit so long as he stayed within the parameters established for him. He could buy, sell, give away or dispose of the wealth he possessed to anyone or in any way he choose in order to achieve the mission on which he had been sent.

Eliezer, you see, was the steward of the Jewish patriarch Abraham (Genesis 15:3), and he had been given the mission of finding a suitable wife for his master’s son, Isaac (Genesis 24:3,4). His role was very similar to that of Joseph who served as the overseer of Potiphar’s household in Egypt (Genesis 39:2-6). They both served as the business managers and the directors of the household staffs of their masters. They set the example of what stewardship is and what it means to be a steward of God. That is important because you and I have been given the same title and many of the same responsibilities – namely, to manage our Master’s resources.

Stewardship is one of the keys to building healthy, growing churches. As a church planter or pastor, you need to teach your people biblical principles of stewardship, and implement an annual emphasis on stewardship if you hope to have the resources and workers needed to develop your ministry into a strong, indigenous local church. Successful ministry is dependent upon a clear understanding of the biblical principles of stewardship.

The Definition of Biblical Stewardship

In its simplest terms, stewardship can be defined as God-given responsibility with accountability. In biblical times, men who owned large farms or herds of cattle, sheep and camels were often away on
business trips for extended periods of time. Travel was difficult and slow, and the owner might be gone for weeks or even months. In his absence, he would appoint a trusted servant to oversee (manage) his affairs in his absence. This person was known as a “steward.” He had great latitude to use his master’s goods. He could buy, sell, and invest them as he saw fit so long as what he did was designed to further his master’s interests, and was within the guidelines set forth by his master. He knew that one day his master would return, and he would have to give an accounting of his stewardship, and how he had used his master’s goods (Matthew 25:19-30).

The words “steward” and “stewardship” appear twenty times in Scripture. The first mention of a “steward” is found in Genesis 15:2 when Abraham said to God, “What wilt thou give me, seeing I go childless, and the steward of my house is this Eliezer of Damascus?” The word “steward” is the compound word “ben-mesheq” meaning “son of acquisition” or heir.

Eliezer, however, was more than an heir to Abraham’s goods. He was his business manager. He oversaw his flocks, he directed as many as three hundred field hands, and he handled Abraham’s finances. Genesis 24:2 says that he “ruled over all that he (Abraham) had” while verse 10 tells us “all the goods of his master were in his hand.” He was responsible to manage Abraham’s affairs and had great freedom in doing so. He could buy, sell, and even give away his master’s goods, but he understood that he had to give an account to his master.

Joseph serves as another Old Testament example of a steward. When sold into slavery in Egypt, Joseph was purchased out of the slave market by a man named Potiphar. He was an officer of Pharaoh, and captain of the king’s guard (Genesis 39:1). He was a man of considerable power and means. When he saw that whatever Joseph did prospered, Potiphar appointed Joseph to be the “overseer” of his house and placed everything he possessed under Joseph’s control (Genesis 39:3,4).

The word “overseer” denotes one who manages the affairs of another. Although the word “overseer” is different from the word “steward,” the function was the same. Genesis 39:4 tells us that Potiphar put “all that he had into his hand.” Verse 6 says, “he left all that he had in Joseph’s hand; and he knew not ought he had, save the bread which he did eat.” In verse 9, Joseph testified that his master had not kept back anything from him except his (Potiphar’s) wife. He managed everything for him – the household affairs, his business dealings, his possessions and his wealth. Later, when he became Prime Minister of Egypt, Joseph would have his own stewards to manage his affairs (Genesis 43:19; 44:1-4).

Other Old Testament examples of stewards include Jacob working for Laban (Genesis 30:29,30), Elah (Genesis 44:1,4), Shebna (Isaiah 22:15), and Melzar (Daniel 1:11). King David set stewards over his substance and possessions (I Chronicles 28:1) as well.

When we come to the New Testament, we find the word “steward” used eleven times. It was first used by the Lord Jesus in Matthew 20:8 in his parable about the kingdom of heaven and the householder who hired workers at various hours through the day. The word translated “steward” is “epitropos” and refers to a domestic manager, a guardian or a tutor.

Jesus used a different word in Luke 12:42 when he said, “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?” Here, the word “steward” comes from the Greek word "oikonomos" which is a combination of the words for "house" (oikos) and "manager" (nomeo). Thus, a steward was a household manager. He oversaw and directed the affairs of his master’s house, often including the raising of his children. Jesus said as much in verse 42 when he told us that the “steward” was made “ruler over his household.” We would refer to this person as the chief of staff. He was the financial manager, the superintendent, the supervisor of everything that went on in the household.
Dr. David Jeremiah says a steward "was either a slave or freeman who was given household responsibilities either as a guardian of the children or administrator of the affairs of the household."\(^1\)

Strong’s Greek lexicon says a steward was the "manager or superintendent to whom the head of the house entrusted the management of his affairs, the care of the receipts and expenditures and the duty of dealing out the proper portion to every servant and even to the children not yet of age."

Other New Testament examples of stewards include Chuzza who managed the household of King Herod (Luke 8:3), and Erastus who served as the “chamberlain” of Corinth (Romans 16:23). The word “chamberlain” is the translation of “oikonomos,” the same Greek word translated “steward” elsewhere. He was the city manger. He oversaw and directed the affairs of the city of Corinth.

Jesus often referred to stewardship in his parables including the parable of the pounds (Luke 19:12-27), the parable of the talents (Matthew 25:14-30), and the parable of the wicked husbandman (Matthew 21:33-46). In each case, managerial responsibilities were delegated, and accountability was required. That is what biblical stewardship is all about – God-given responsibility with accountability.

The Apostle Paul considered himself to be a steward of God (I Corinthians 4:1). Peter taught that every believer is a steward of the manifold grace of God (I Peter 4:10). God has entrusted us with everything we possesses (money, time, resources, possessions, relationships, talents, skills, etc.). We have great latitude to use what we have in any way we want as long as we stay within the boundaries set forth by God in his Word. We are responsible to use what we have to further our master’s interests, and we will be held accountable for doing so (II Corinthians 5:10). As mentioned above, stewardship is nothing more than God-given responsibility with accountability.

The Design of Biblical Stewardship

What is the purpose of biblical stewardship and why should we be teaching it in our churches and in our church plants? After all, churches are already stereotyped as being “money hungry” and interested only in people’s money. Won’t teaching biblical principles of stewardship reinforce that stereotype and further undermine the ministry of the church?

Absolutely not, if it is done properly. Stewardship is a major theme in the Scriptures that is designed to strengthen the church and to benefit your people. There are well over five hundred verses in Scripture that deal with the use of money, time, and talents. People need to know what God wants them to do and how they are to use the resources he has entrusted to them. We must not allow our ministries to be influenced by fear of what people think nor by the opinions of a few disgruntled people who oppose what the Word of God teaches. Rather, we must confidently teach the whole counsel of God (Acts 20:27) including what it says about stewardship.

There is a seven-fold purpose behind teaching biblical stewardship in your church or church plant. These include:

1) To clarify what stewardship is biblically - For many people (including pastors and church planters), stewardship is synonymous with money. Mention stewardship and they see dollar signs. They think of fundraising, financial campaigns, and sermons on tithing. They envision greedy ushers sitting at the ready waiting to “fleece the flock.” Unfortunately, that has been the emphasis in some churches, but that is not the biblical concept of stewardship.

In Scripture, the focus of stewardship is not on money alone. Rather, it is a philosophy of life that
Biblical Principles of Stewardship

governs how we live, and how we use the things we possess including money, time, talents, relationships, opportunities, possessions, and responsibilities. Rather than being negative, biblical stewardship is positive and beneficial to those who embrace it.

Biblical stewardship provides the framework for successful living, financial freedom, contentment, freedom from anxiety, healthy relationships, and for true happiness in life. It clarifies the issues of ownership, management, and accountability. If we want our churches to function biblically, then we must teach our people how to function biblically. If we want our churches to be financially sound, then we must teach our people how to escape the debt trap they are in. If we want our churches to be healthy and growing, then we must teach our people how to be emotionally, relationally, and financially healthy and growing. Biblical stewardship does exactly that when consistently and faithfully taught. Biblical stewardship is not about enriching the church’s coffers. It’s about helping every believer manage life successfully.

2) To help your people develop a biblical worldview – According to research done by George Barna in 2003, only nine percent of America Christians have a biblical worldview. This is not surprising when you consider that only half of Protestant pastors in the United States have a biblical concept of life. Sadly, many people (including many Christians) do not know what a “worldview” is, and cannot define what would make it biblical.

The term “worldview” means to “look onto the world” and refers to the way in which a person looks at life and the world around him. It involves his beliefs, perspectives, and assumptions about what is true, what is important, and how life is to be lived. The average Christian, like most other Americans, has adopted a syncretistic worldview drawn from many different philosophies, some of which oppose basic biblical concepts. The influence of these secular worldviews is so great that only a very small percentage of Christians look to Scripture for guidance in their decision-making. Churches cannot function biblically unless their people possess a Christian worldview.

A Christian worldview differs from the many competing secular worldviews in that it is a comprehensive understanding of reality based on the teachings of the Word of God. It hangs on four strategic events: creation, fall, incarnation, and restoration. These four events offer a comprehensive perspective of how we got here, what our problem is, what the solution is, and where we are going. Together they explain the Christian philosophy of history and offer a blueprint for living.

Biblical stewardship looks at life and possessions from God’s perspective. It sees life biblically. It provides a framework for handling life and the things we have in keeping with the principles laid out in God’s Word. Most people don’t know what those principles are, and therefore cannot possibly follow them. Instead, they follow secular philosophies that result in their being deep in debt, consumer oriented, and time starved.

By teaching biblical principles of stewardship you will help your people adopt a more biblical worldview that can liberate them from their bondage, give them a new perspective on life, and enable them to contribute generously of their time and money to the Lord’s work.

3) To train people to function biblically in every area of life – Stewardship is not just about money and possessions. It is about life itself and how we are to live it. It sees all the varied aspects of life as a sacred trust that is to be lived in obedience to God and in keeping with the principles he has outlined in his Word. Biblical stewardship sees everything we possess as belonging to God. It all originates with God, it all belongs to God, and it will all return to God. God has entrusted it to us temporarily and has given us the responsibility of managing it for him. That is a much different perspective than most people have. Your people (and your church) cannot function biblically without it. So, teaching them godly principles of stewardship will help them to function more biblically in every area of life.
4) To challenge people to grow spiritually through stewardship – Stewardship is a discipleship issue. God’s people need to grow in faith and obedience. They need to learn to trust God and to conform their values, habits, and lifestyles to what he says in his Word. People will not and cannot adopt biblical standards of stewardship unless God’s man (pastor/church planter) teaches them what God expects of them, and shows them how and why they should do so. While the local church benefits from biblical stewardship, the primary beneficiaries are the people who implement the stewardship principles laid down in God’s Word. Their lives will change and they will become more like Christ in their attitudes and actions.

Huge changes occur as people begin to implement biblical principles of stewardship in their lives. Their perspective on everything will be altered. Christ will be elevated to his rightful place at the center of their lives. “Things” will take on less importance. Materialism and self-centeredness will become less important as people begin to see themselves as managers (rather than owners) of God’s resources. Spending habits will change. Ethics and values will change. The way people use their time will change. God will be increasingly factored into people’s decision-making processes. That is what spiritual growth is about – and it can start with something as simple as teaching what God says about stewardship.

5) To liberate your people from financial bondage – Make no mistake about it. Many people (including a lot of Christians) are in financial bondage. They owe more than they own and they spend more than they earn. They do not give because they cannot give. The bank, the credit card company, and the bill collector already have prior claim on their paycheck. Most Americans are living beyond their means. The United States, like many other countries, has become a debtor nation. The federal debt now stands at $10.2 TRILLION dollars and is growing at the rate of nearly $1 million a minute. That translates to $33,468 for every man, woman, and child in America. But that is only the tip of the iceberg. When you factor in state, local, business, and personal indebtedness the total debt increases to $57 TRILLION dollars or $186,717 per person. Eighty percent of today’s debt has been created since 1990.

Americans owe more than $700 billion on their credit cards and many are not able to pay it off. Thirty-nine percent of cardholders pay only the minimal balance while three percent make no payments at all. Another thirty-nine percent pay less than half the balance, but more than the minimal amount required. With interest rates ranging in the twenty percent and higher bracket these people will never be able to pay off their credit card debts without dramatic changes in their spending habits or a major increase in their earning power. Many will simply declare bankruptcy and then begin the cycle all over again.

The problem compounds itself when you add in the home mortgages, car payments, and college loans most Americans have. Because they have adopted the world’s philosophy, many Christians are in the same financial bondage as their secular counterparts. They have extended themselves beyond their means and do not know how to extract themselves from their predicament.

You can help by teaching them biblical principles of financial management. This is one aspect of biblical stewardship, but a very important one. The application of biblical principles of financial management, though painful at times, can make a world of difference. They represent a major shift in people’s values and thinking. “Things” cannot make people happy. They do not bring lasting satisfaction and often represent “idols of the heart” that displace Christ from his rightful place. The implementation of God’s stewardship principles enable people to see “things” in their proper perspective. They lose their appeal as Christ moves to center stage. Spending habits change as people become more disciplined in their choices and decision-making.

Biblical stewardship enables you to teach your people how to limit their expenditures, how to pay off their debts, and how to experience financial freedom. Your people will thank you when they are free from the shackles that have enslaved them. Again, your people are the greatest beneficiaries of biblical
6) To strengthen your local church spiritually, financially, and functionally – The local church benefits whenever God’s people begin to function biblically. As you teach scriptural principles of life management (stewardship) to your people, their lives will change as they begin to implement those principles. Their values will become more biblical. Their perspective will become more God-focused. Their use of money will change. “Things” will take on less importance. As they begin to pay off their debts, they will have more discretionary funds available to contribute to the Lord’s work.

As people begin to settle the issues of ownership and management, they will begin to adjust their schedules to make time for Bible study, prayer, and ministry involvement. As they understand that their gifts and skills are given to them by God to use in his service, they will increasingly make themselves available for training and ministry assignments. As they learn to see themselves as managers of God’s resources, they will be more willing to tithe and support the local church’s ministry.

Any local church which successfully implements a biblical stewardship philosophy will see its people growing spiritually, volunteering for service, and contributing generously. That church will be healthier, stronger, and more financially secure than churches which do not follow the same pattern. It is to your benefit, as well as the benefit of your people, to teach biblical principles of stewardship. You’ll be glad you did.

7) To prepare your people to give a good accounting at the Judgment Seat of Christ - Accountability is a major component of biblical stewardship. Second Corinthians 5:10 clearly teaches that every believer must appear before the Judgment Seat of Christ to give an account of how he lived his life. God is going to want to know how he used the resources and opportunities he entrusted to him (Luke 19:15).

When your people stand before God, how will they fare? When God inquires about how they used their time, what will they say? When he asks about how they used the skills, talents, and gifts he gave them, what will they have to show? When he examines their checkbooks, credit cards, and bank accounts, what will he see? Will he be pleased? Sadly, a number of our people may well encounter rebuke from the Lord because they never understood the biblical principles of stewardship.

It is our responsibility as pastors and church planters to equip our people so they can give a good accounting of their stewardship to the Lord. They can’t do that unless we teach them what biblical stewardship is, what it can do for them, and how to implement it in their lives. They will be happier, you’ll be happier, and so will the Lord.

Stewardship is not a panacea that will solve all the problems in your church, but it will help avoid many problems before they originate. It will also strengthen your church spiritually and financially. Your people will be happier, they will have less debt, and will be more willing to follow your leadership.
Section 2

The Principles of Biblical Stewardship

As Eliezer stood observing, he ran through a mental checklist of things to be done and criteria that must be met. The camels needed watering. Hay and provender needed to be provided for them. He would need housing for himself and the entourage with him. Equipment would need to be unloaded and the valuables secured. Food would have to be prepared. There were countless details that needed attention before he could lay his head upon a pillow that night, but those were not the main things occupying his mind.

He quickly reviewed his purpose for being there. He had come to find a wife for Isaac. She had to be from Abraham’s homeland and from his family line. Beyond that, no specifics had been given him. What kind of a woman should he choose? He had thought long and hard on this very question and had made a list of desirable qualifications in his mind.

She needed to be industrious and hardworking, someone who wasn’t afraid of getting her hands dirty. She should be gracious and kind, offering to go beyond what might normally be expected of a person. She should be decisive, willing to make tough decisions. And it wouldn’t hurt if she was pretty too.

As Eliezer calculated how much this endeavor might cost, he kept in mind that everything he brought with him belonged to his master. Yes, he had the authority to utilize whatever he thought appropriate in order to achieve his goal, but he knew he would have to give an accounting when he returned home. Silently, he lifted his mind to Jehovah and besought his help and guidance in carrying out his mission. His prayer was specific and to the point. He wanted God’s help in fulfilling his stewardship task.

The biblical concept of stewardship can be summed up in four key words – ownership, management, faithfulness, and accountability. These four words represent the biblical foundation upon which Christian stewardship rests. They are the principles that undergird the Christian worldview toward “things.” A person cannot function biblically if he does not understand and embrace these four things. It is the responsibility of every church planter and every pastor to teach these biblical principles of stewardship to his people. By doing so, he does a great service to his people, significantly strengthens his church, and enhances his own ministry as well.

Each of the words comes with a key question. For example, ownership asks – “Who owns the things I possess?” Management asks – “How am I to use the things I possess?” Faithfulness asks – “What does God expect of me?” And accountability asks – “What did you do with the things God gave you?”

Understanding these four principles is so critical that we will examine each one now in greater detail. This is not an area you should pass over quickly when introducing stewardship to your people. It is the very foundation, the essence of what you want them to understand. They must grasp these four concepts before they will embrace what God says about how they use their time, money, and resources.

The Principle of Ownership

This first principle is critical to understanding biblical stewardship. It asks the question – “Who owns the things I possess?” The vast majority of people (including many Christians) believe THEY own the things
they possess. The bank may hold the title, but as far as they are concerned they (the individuals) are the rightful owners of their possessions. After all, possession is nine-tenths of the law, isn’t it?

They often refer to the things they possess as “MY car,” “MY house,” “MY money,” “MY stereo,” etc. In some cases, they may even have a title deed declaring them to be the legal owners of certain items they have purchased. If a person pays money to purchase an item, surely it belongs to that person, doesn’t it?

The biblical answer to that is “no.” Possession does not necessarily constitute ownership. A person might be given an item for safekeeping. It might be a sum of money, a piece of jewelry, a book or even a car. A person might even invite you to stay in his home while he is away on vacation or on an overseas assignment. You have possession of the house, but it does not belong to you. You are only keeping it until the rightful owner returns to claim it.

There is an old adage that says, “finders keepers, losers weepers.” But that is not true. If you accidently left your briefcase in a taxi, it would not belong to the taxi driver nor to the company. It still belongs to you, and you would want it back. The taxi driver might possess it, but it is not his. It is yours. If you deposit money into the bank, the bank takes possession of the money, but it does not belong to them. It belongs to the customer. Possession does not necessarily indicate ownership.

Someone may object, “Yes, but I worked hard to earn the money to buy the things I possess. They belong to me. They are mine because I purchased them.” We have the idea that if we worked for it, if we earned it, it belongs to us. After all, we broke our backs, we sweated, we worked hard to get ahead and we feel we deserve what we have. The things we’ve worked hard for belong to us and no one else has the right to claim title to them.

The power to earn does not necessarily constitute ownership. Just because a person works eight, ten or twelve hours a day does not mean the money he receives and the things he buys with that money belong to him. Who was it that enabled you to work? Who was it that gave you the job? Who gave you the intelligence to do the work? Who gave you the health and the strength to do what you did? Who saw to it that you were born in a land of opportunity where you could get a good education and have the chance to earn a good salary so you could buy the things you have bought?

The answer of course is God. Deuteronomy 8:17,18 says, "And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth .” We earn, but God enables. We possess, but God owns.

The basic concept of biblical stewardship is that everything we possess belongs to God and not to us. That is not our house, it is God’s house. That is not our car, it is God’s car. That is not our bank account, it is God’s bank account. God claims to own everything that exists including everything we possess. Listen to what he says . . .

“The land shall not be sold for ever; for the land is MINE for ye are strangers and sojourners with me.” (Leviticus 25:23)

"The earth is the LORD’S, and the fulness thereof; the world, and they that dwell therein.” (Psalm 24:1)

"The silver is MINE, and the gold is MINE, saith the Lord of hosts.” (Haggai 2:8)

"For every beast of the forest is MINE, and the cattle upon a thousand hills . . . and the wild beasts of the field are MINE.” (Psalm 50:10,11)
David recognized God’s ownership of everything he possessed in First Chronicles 29:14 when he sacrificed to God and said . . .

“But who am I, and what is my people that we should be able to offer so willingly after this sort? For all things come of thee, and of THINE OWN have we given thee.”

In the parable of the talents in Matthew 25:14 God is described as a “man traveling into a far country, who called his own servants, and delivered unto them HIS goods.” Each of the servants received a sizeable sum of money. It was in their possession, and they could spend and invest it any way they chose, but it did not belong to them even though they had possession of it.

In verse 18 we are told that the man who received one talent “went and digged in the earth, and hid HIS LORD’S money.” In verse 25 he returns the money to his master saying, “lo, there thou hast that is THINE.” In verse 27 the master rebuked his servant saying, “Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received MINE OWN with usury.” Although the servant possessed the money, the master’s ownership was acknowledged in each case. You’ll find similar statements in the parallel passage in Luke 19:12-23.

In Luke 16 we have the story of the unjust steward who had abused his position by misusing the goods he possessed. While he had great freedom to buy, sell, and dispose of the things he possessed, he crossed the line by “wasting” some of the things under his control. We might pause here and ask the question, “What was wrong with that?” If a man is the owner of the things he possesses, then surely he has the right to “waste” some of his money on foolish and frivolous things. But that is just the point. He did NOT own the things he possessed. The goods he wasted didn’t belong to him even though he possessed them. They belonged to the rich man for whom he worked. He “wasted HIS (the master’s) goods.”

Everything we possess has come from God and belongs to God. James 1:17 tells us . . .

"Every good gift and every perfect gift is from above and cometh down from the Father of lights."

It is only by the grace of God that we are privileged to have the opportunity to earn money and to possess the things we have. God is the source of all we possess. All we possess belongs to him. He is the creator and owner of it all.

Not only does God claim ownership of everything we possess, but he claims to own us as well. In Ezekiel 18:4 he says all souls belong to him . . .

“Behold, all souls are MINE; as the soul of the father, so also the soul of the son is MINE.”

Since God created everything and everyone, it all belongs to him by right of creatorship. There would be nothing or no one if it were not for God. But he goes further and claims special rights to those of us who are followers of Christ. In First Corinthians 6:19,20 he tells us . . .

“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.”

First Peter 1:18,19 tell us . . .

“Forasmuch as ye know that ye were not redeemed with corruptible things, as silver and gold,
from your vain conversation received by tradition from your fathers;  
But with the precious blood of Christ.”

In Romans 14:8 Paul confirms that we belong to Christ when he says, "we are the Lord's." If God owns us, then he owns everything we possess as well. It is doubly his – first, by right of creation, and second, by right of purchase.

Let us not forget that the biblical concept of stewardship is not limited to our material possessions, it also includes our time and our talents. Everything that we possess, our houses, our cars, our bank accounts, the hours of each day, our talents and skills all came from God, all belong to God, and will eventually all be returned to God. They belong to HIM and not to us.

Your people will never be good stewards of the Lord’s resources until they settle the issue of ownership and recognize that all they possess belongs to God and not to them because ownership (proprietorship) is at the heart of stewardship. But once they settle that issue, their attitude toward money, things, possessions, and use of their time will change significantly.

The Principle of Management

Stewardship isn’t just about ownership. It is about management as well. It is about how we use the things we have. The things we possess (time, resources, skills, relationships) are not to be hoarded or put on a shelf for display. They are to be used. What we do with them and how we use them is what managing is about.

1)  
Stewards are managers - A steward manages the affairs of another person. He oversees what goes on. He controls and directs the household and business affairs of the one for whom he works. He buys the supplies. He spends the money. He hires the workers. He keeps the books. He controls expenditures. He makes investments on his master’s behalf. He donates resources. He teaches and disciplines the children. He plans. He decides. He makes determinations. He serves as banker, manager, supervisor, educator, and controller. Management involves the organization and coordination of the activities of an enterprise in accordance with certain policies and in achievement of clearly defined objectives.10

Eliezer was Abraham’s steward (Genesis 15:3). All of his master’s goods were under his control. Genesis 24:10 says, “for all the goods of his master were in his hand.” He managed Abraham’s extensive business affairs. Genesis 14:14 tells us Abraham had three hundred eighteen trained servants born in his house, and these were just the ones that were old enough to bear weapons of war. In addition, there would have been dozens of women and children who were part of Abraham’s household. This number would undoubtedly have increased as time went on and Abraham’s wealth increased.

In addition, Genesis 13:2 tells us Abraham was “very rich in cattle, in silver, and in gold.” Verses 5 and 6 say he “had flocks, and herds, and tents” and “his substance was great.” Managing all of this vast wealth was a monumental task that fell to Eliezer. He organized and coordinated the activities of “Abraham Incorporated.” He assigned tasks to cooks, firewood gatherers, sheep and camel tenders. He made sure meals were prepared on time, clothes were washed, and the sick received care. He met with businessmen, community leaders, and caravan directors. He bought. He sold. He invested his master’s wealth so as to provide for the needs of Abraham’s extended family and to increase his master’s holdings. That is what stewardship and management are all about.
As stewards of God, believers have the responsibility of organizing and managing everything God has entrusted to them. They are to do so in keeping with the principles outlined in his Word so as to achieve his (not their) objectives. Time management is very much a part of Christian stewardship. How do we spend the hours of each day God gives us? Biblical stewardship asks, “What are you doing with the skills, talents, and spiritual gifts God has given you?” It focuses on our management (or lack thereof) of the financial resources we possess. It looks at how we raise our children and what we do with the opportunities God sends our way. Biblical stewardship is about life management and what we do with what we have.

2) **Stewards have great liberty.** They have been entrusted with great power and freedom to make decisions. When you deposit money in the bank you expect the bank (your steward) to do two things: keep your money safe and give you a profit (interest) on your deposit. Beyond that they are free to do whatever they chose within the legal parameters of banking laws. They can use your money to invest in new businesses, to grant loans to car buyers, to purchase property for expansion, to pay bonuses to employees or they can just let it sit in the vault. The decision of how to use your money is theirs alone.

This aspect of stewardship is illustrated for us in Genesis 24 when Abraham charged his steward Eliezer to secure a wife for his son Isaac. The only guidelines he gave him was that the girl should be from Abraham’s homeland and from among his kindred (Genesis 24:4). He was not to take a wife for Isaac from among the daughters of the Canaanites. Beyond those broad parameters, Eliezer was free to conduct the search and to make the choice as he thought best. How he was to do this, when he was to do it, and how much he should spend in doing it was entirely up to him. He wasn’t given any instructions concerning what the girl was to look like, how old she should be or what skills she should have. Abraham had great trust in his steward and thus gave him great freedom in making the decisions that could bring happiness to his son.

If there is one thing stewards are to do, it is to manage. They are to evaluate. They are to make decisions, and then they are to implement those decisions. Their goal is to achieve the objectives of the owner. They don’t have to seek the owner’s approval for every decision they make. They already have the authority to develop and implement whatever procedures they think are appropriate to be successful. Thus, Eliezer evaluated what it would take to find a wife for Isaac. He knew the customs of the land. He was aware that a dowry would have to be paid. He wanted to impress the girl’s family sufficiently so they would give their permission for the marriage. He knew the trip would take several weeks. Food, water, clothing, cooking utensils, and provender for the camels would be needed for the journey. Having calculated the cost, time, and supplies that would be required for such a trip, Eliezer arranged to have ten of Abraham’s camels loaded with the supplies he thought necessary. Unknown to most of the workers, Eliezer had secreted a small fortune of money, jewels, gold and silver belonging to his master in the cargo loaded aboard the camels in his caravan. He had not asked Abraham’s permission to take this with him because he didn’t need his permission. As his steward, he already had that permission. They both understood that those expenditures were part of the cost of finding a wife for Isaac. Thus, he did not ask how much he could take or which jewels he could use or where he should pack the gold or the silver bracelets. He took what he thought was needed to achieve his purpose. He had that latitude and freedom.

When he reached his destination, he carefully evaluated the potential candidates, the girls who might make a suitable wife for Isaac, and then made his decision. Once he made that choice, he lavished his master’s goods upon the girl, her brother, and her family (Genesis 24:22,53). As the manager of his master’s goods, he had the authority to do so, especially since it enabled him to achieve the objective (finding a wife for Isaac) of his master. It should be noted that Eliezer sought the Lord’s direction in prayer as he carried out his stewardship responsibilities (Genesis 24:12). He was continually mindful of who owned what he possessed, what his objective was, and what the parameters were for his stewardship.
God gives his stewards (Christians) equally great freedom in managing the things he has entrusted to us. In his Word he lays out some specific guidelines on how he wants us to use the time, resources, and skills he has given us, but within those broad parameters he gives us great freedom to manage those things as we think best. The overarching objective, however, must always be to achieve the goals and purposes for which God has entrusted those things to us.

3) **God never gives us more than we can manage.** There are different levels of management within every entity. In a school system, the janitor manages the heat, light, and cleanliness of the building. The kitchen supervisor manages the purchase, preparation, and serving of the lunches. The teacher manages the curriculum and students in the classroom. The coach manages the gym classes and the activities of various sports teams. The principal manages the staff, teachers, and what goes on in the school. The school board manages several different schools and principals within its jurisdiction. Different levels of management have different levels of responsibility. People are put into their area of management depending on their training, abilities, and attitudes. You don’t take a newly graduated elementary school teacher and put her in charge of running the entire school. She doesn’t have the skills and experience for doing so.

Abraham entrusted great responsibility and latitude to Eliezer because he had the managerial skills and experience to handle the responsibility. Since no manager is capable of supervising every detail of every job, Eliezer undoubtedly delegated lesser managerial responsibilities to others who were capable of doing whatever he assigned to them.

This principle is seen in the parable of the talents in Matthew 25. In this story, Jesus said the master called his servants unto him and divided his goods to them. They didn’t get to choose what they wanted to do nor what they would receive. Neither did they receive the same thing. Rather, each man received “according to his several (individual) ability.” The man who received five talents did so because he was capable of managing five talents. The man who received two talents was given less because he was capable of managing less. The man who received just one talent received that amount because that was all he was capable of managing successfully.

But what about the man who received just one talent? A talent was a considerable sum of money. Was he capable of handling it well? The answer is “yes.” The master certainly thought he was capable of managing his resources in a responsible manner. Otherwise, he would not have entrusted it to him. He may not have had the same skills the other men had, but he had sufficient skills to perform well. At the very least, he could have put his master’s money in the bank and earned interest on it.

The problem was not that the master gave him too much to manage or expected too much of him. The problem was that he refused to handle those resources in a way pleasing to his master. He didn’t follow his master’s instructions. He did what he wanted to do rather than what his master wanted him to do. He was a poor steward, not because he lacked the necessary skills, but because he refused to use those skills properly.

Stewardship is about management. It is about how we use our time, our money, our opportunities, and our skills and talents. While God gives us all the same amount time, he provides us with differing amounts of resources and giftedness. What he gives is in keeping with what we are capable of managing well for him. Rather than comparing what we have with others, we need to focus on using what we have in ways that are pleasing to the Lord and in keeping with the guidelines he lays out in his Word.
Biblical Principles of Stewardship

The Principle of Faithfulness

There is one overarching characteristic of stewards. It is found in First Corinthians 4:2 where the Apostle Paul wrote:

“Moreover it is required in stewards, that a man be found faithful.”

Faithfulness is the Number One expectation placed upon stewards. It infers dependability and reliability. It fulfills the tasks assigned to it. It does not let you down. It does what it is supposed to do in the way it is supposed to do it at the time it is supposed to do it. Faithfulness lies at the heart of stewardship. Sadly, not every steward is faithful. In Luke 16:1 Jesus told the story of an unfaithful steward, one that did not live up to his master’s expectations. He was not faithful in carrying out his responsibilities and as a result, his master’s goods were wasted.

Every believer is a steward of God and with that stewardship comes certain expectations. Fulfilling those expectations biblically determines whether we are faithful stewards or not. There are three major expectations placed upon all stewards:

1) Stewards are expected to follow their master’s instructions. While it is true that stewards generally have considerable freedom in determining how they are going to use their master’s resources, they still have to stay within the confines of the instructions given to them. This is seen in the parable of the pounds found in Luke 19:12-27. While it is similar to the parable of the talents in Matthew 25, it gives us some insights into stewardship not found in the other passage.

In verse 13, we are told that the master “called his ten servants, and delivered them ten pounds, and said unto them, Occupy till I come.” That was the sum of his instructions – “Occupy till I come.” Those four words were all the instructions he gave them, leaving them with considerable leeway and freedom as to how they would do that. Each man was free to do it as he chose. There were no rigid, detailed guidelines to follow. Each man could use his own skills, talents, insights, experiences, and plans to achieve his master’s objective.

All that was required was that he be faithful in “occupying.” The expectation was that he would be active in doing whatever it was that he were supposed to do. One man might purchase land and seek to raise grain. Another might buy a herd of sheep to raise for meat and wool. A third might open a jewelry shop or invest in a shipping (caravan) company. They all started out with the same amount – one talent apiece. It didn’t matter what they did or how they used it as long as they stayed within the parameters defined as “occupying.”

The one thing a person could not do was nothing. One might work harder than the other. One might be more diligent than the others. One might take more risks than anyone else, but none of them could just sit back and do nothing because that would be outside the parameters of “occupying.”

God has laid down guidelines, principles, and instructions of how he wants us to use our talents, our time, and our treasure. He gives us great latitude in doing so, but he does expect us to “occupy” within the structure of those guidelines. We do not have the luxury of ignoring those guidelines either by doing nothing or by going beyond the limits he has set upon us.

2) Stewards are expected to achieve their master’s objectives. We might ask why the master in our story distributed a portion of his goods to his servants. It wasn’t just to keep them occupied in his absence. He wasn’t giving them “busy” work so they would have something to do. Verse 15 explains his objective when it says that he called them unto him that “he might know how much every man had gained
His objective was the same as that of any other businessman. He wanted to expand his holdings. He wanted to increase his earnings. He wanted to become more profitable, and so he gave them each a talent (a sizeable sum of money) to invest in a business adventure. He wanted them to buy, sell, and invest so as to make a profit. He wanted them to manage his money wisely. He was pleased when one of his servants reported that he had gained ten additional pounds for his master. He was equally pleased when another explained that he had increased his master’s resources five-fold. As expected, they had both achieved their master’s objective. That is what stewards are expected to do. The master, however, was not at all happy with the steward who kept his master’s money securely hidden in a napkin. He had not “occupied” himself as expected, and consequently failed to achieve his master’s goal.

God also has objectives in giving us the things we have. Yes, he expects us to feed our families and provide for their needs (I Timothy 5:8). He expects us to work hard and to occupy ourselves, but always within the guidelines laid down in his Word. Unfortunately, Christians (like so many others) sometimes use the things they possess to achieve THEIR objectives rather than God’s objectives. They are occupied in the pursuit of the things they want rather than the things God wants. When they do so they are functioning outside the parameters set forth by God. A faithful steward occupies himself achieving the master’s objectives rather than his own.

3) Stewards are expected to develop their skills. One of the biblical principles of stewardship expressed by Jesus in Luke 16:10 is this: “He that is faithful in that which is least is faithful also in much.” How does a person develop stewardship skills? Where does he go to learn to manage a class, a ministry, a conference or to supervise others? The answer is that you start him out by giving him small tasks. Assign him to do simple things. Let him gain experience a little at a time by doing easy things. As he demonstrates faithfulness and expertise in those areas, assign him bigger and more complex tasks. Some people will exhibit more ability than others. They learn more rapidly and have a greater capacity for handling multiple tasks well at the same time. They can advance more quickly. No steward ever started out at the top. They all proved their faithfulness and gained experience by starting somewhere down the ladder and then moving up over time.

In Luke 19:17 the man who used his one pound to gain ten more pounds demonstrated his faithfulness and skills in a small thing (managing just one pound). He showed that he had the skills to oversee larger responsibilities and so his master assigned him authority over TEN cities. That was a huge jump and would stretch him, but because he was faithful in that which was least (the one talent) his master was confident he already had or could develop the skills needed to manage such a large task.

The man who had transformed his one pound into five pounds did not have the same managerial skills as the first man, but he was equally faithful in developing his talents. He also was rewarded with more responsibility – namely managing five towns. Both men improved their managerial skills as they carried out their assignments, and as they did so, they received more responsibility. The only one who did not advance was the man who refused to manage the little he had (the one pound). Perhaps he thought one talent was below his abilities. Maybe he was miffed because he wasn’t given five or ten cities to manage at the beginning. As a result, he gained no experience, he didn’t learn anything, and he didn’t increase his skill level nor his stewardship abilities. It is expected that stewards will be faithful and will enhance their stewardship skills as they move through life.

The Principle of Accountability

Accountability has fallen on hard times. People react negatively to this word. They become defensive
whenever someone questions them about how they use their time or how they spend their money. No one wants someone looking over his shoulder, evaluating his actions, and judging his effectiveness. This is not surprising since rebellion against authority is the very essence of sin. People want to do what they want to do without being held accountable for their actions.

The Bible, however, is full of accountability from Genesis to Revelation. God built accountability into his creation. From the very beginning, God warned Adam that if he ate of the fruit of the tree of the knowledge of good and evil, he would be held accountable. God’s Word is full of laws, rules, warnings, and penalties for which man is accountable. Ultimately, every person must stand before God to give an account of his life and stewardship (Romans 14:12).

Accountability plays a major role in stewardship. Several passages of Scripture teach this. In Matthew 25:19 we are told that “after a long time the lord of those servants cometh, and RECKONETH with them.” The word “reckon” is an accounting term. He was calling them to account. He wanted to look at the books. He wanted to know what they did with the things he had entrusted to them. How had they used his resources? What did they do with them? How much had they gained (or lost)? Had they been faithful in fulfilling their responsibilities as his stewards?

Luke 16:1,2 is another illustration of stewards being held accountable. Here the steward wasted his master’s goods and was summoned by his master to “give an account of thy stewardship.” His actions, his decisions, and his use of his master’s goods were evaluated in light of his master’s instructions and expectations. Had the man followed his master’s guidelines? Probably not. Had he achieved his master’s objectives? Definitely not! Was he held responsible for how he used his master’s resources? Absolutely.

Again, in Luke 19:15 another master summoned his servants so “he might know how much every man had gained by trading.” In other words, he held them accountable. Virtually every reference to stewardship in Scripture carries with it the idea of accountability. Why would we expect it to be any different today than it was in biblical times? God hasn’t changed. He is the same yesterday, today, and forever. If Jesus taught that stewards were held accountable in biblical times, then surely he holds us and our people accountable for our stewardship today.

Here are five things people need to understand about stewardship and accountability:

1) **God can call us to account at any time.** In Luke 12:42-48 Jesus told the story of a steward that misused his stewardship. He assumed his master would not return until some time in the future. He physically abused some of those under his authority. He threw lavish parties and misspent his master’s resources. He used the things entrusted to him for his personal benefit rather than for his master’s well being. He assumed he had plenty of time to clean up his act and to cover up his misdeeds before his master returned. The only problem was that his master returned unexpectedly and immediately called him to account when he saw the situation.

A similar situation is found in Luke 16:1,2. Stewards had great authority over their master’s goods. They often functioned without their master’s knowledge. They bought and sold, invested and traded without consulting their masters. It is said of Joseph that his master “knew not ought he had, save the bread which he did eat” (Genesis 39:6). The steward in Luke 16 had “wasted” his master’s goods. This was not a case of an investment gone bad. That happens. This was a case of misuse of his master’s goods. Perhaps, like the previous steward, he threw lavish parties for his friends. Maybe he took lengthy trips or bought expensive clothing for his wife. We don’t know what he did, but it was inappropriate.

He undoubtedly planned to cover his loses, to make them up or at least to cover them up. But word leaked out about his activities and soon reached he master’s ears before he had opportunity to hide his
misbehavior. He was counting on time being on his side, but it wasn’t. Before he could cover his
misdeeds he received a summons from his master who demanded that he give an account of his
stewardship.

Many Christians assume they won’t have to give an accounting of their lives until after they die (if at all).
But God reserves the right to hold us accountable at any time. Just as we can walk into the bank and
demand our money at any time, so God can call us to account at any time. We are accountable to God at
all times for the way we use our time, our resources, our opportunities, and the talents and skills he gives
us. God is constantly watching as we go through life, and at any moment can say through his Holy Spirit,
“What did you do with the opportunity to witness I just gave you?” “How did you use the unexpected tax
refund I sent your way?” “How are you using the spiritual gifts I bestowed upon you?”

As believers, we must never assume that we can live our lives the way we want, and then “fix” everything
just before we die. God can call us home at any moment through death. We must live our lives at all
times in a way pleasing to him so that when he calls us to account we will be able to give him a good
report of our stewardship.

2)  *God will hold us accountable at the Judgment Seat of Christ.* Second Corinthians 5:10 makes it
abundantly clear that God will hold his children accountable. Here, we are told “we must ALL appear
before the judgment seat of Christ; that every one may receive the things done in his body, according to
that he hath done, whether it be good or bad.” There is a time of evaluation and accountability coming for
every believer after he dies. All believers must appear before the Judgment Seat of Christ. The purpose
is not to determine a person’s suitability for entrance into heaven. That question is settled by an act of
faith here on earth when a person puts his/her trust in the finished work of Christ on the cross, and
receives him as Lord and Savior. Only believers appear before the Judgment Seat of Christ.

The words “judgment seat” come from the Greek word “bema.” It was a raised platform where the
performance of contestants in the Olympic games was evaluated and rewarded. That same concept will
be in effect at the Judgment Seat of Christ. Just as the athlete was held accountable for his performance,
so believers will be held accountable for their stewardship when they appear before Christ.

3)  *God will hold us accountable for what we did with what he entrusted to us.* Our text says the purpose
of Christ’s Judgment Seat is that “every one may receive the things done in his body, whether it be good
or bad.” Christ is going to look at our lives, the opportunities, the gifts, and the resources he entrusted to
us, and he is going to ask each one of us for an accounting of what we did with those things. We will be
rewarded (or suffer the loss of those rewards) based on our response and his evaluation.

He is going to want to know how we used the one hundred sixty-eight hours he gave us each week over
the past forty, fifty, sixty, seventy or eighty years we lived on earth. Did we spend part of that time in
prayer and Bible reading? Did we set aside time to attend the house of God faithfully? Did we take time
to minister to others less fortunate than ourselves? Or did we spend our time primarily for ourselves and
our own pursuits?

He is going to ask similar questions about how we used the money, possessions, investments, talents,
skills, spiritual gifts, and opportunities he entrusted to us. While everyone wants to hear him say, “Well
done, thou good and faithful servant” (Matthew 25:21,23), I fear many who have not exercised their
stewardship wisely will hear words of rebuke instead. We cannot live our lives as if no accounting is
coming, because God says he will hold us accountable for how we have used the things he entrusted to us.

4)  *Accountability helps us be more productive.* Knowing that someone is watching helps us to do that
which is right. It spurs us to work hard, to keep busy, and to do our work properly. But it also provides
us with an incentive to do more and to do better than we might otherwise do if no one was watching. The
athlete pushes himself to perform at a higher level because he knows the coach is constantly evaluating him. The schoolteacher strives to be more effective in the classroom because she knows the principle and the school board will offer her merit pay if she does well. The businessman enhances his skills and seeks to improve his sales because he knows his boss will promote him if he does.

In the same way, knowing that we will give an account to God of all we do stimulates us to use everything he has given us more wisely and more effectively. It causes us to rearrange our values, our priorities and our schedules. Pleasing God and gaining his favor begin to take precedence over our own objectives. We look for new opportunities, new ways of serving the Lord so we can be more effective and more productive. Accountability is good. It inspires us to do better. It is to be embraced and welcomed into our lives. Although others may be helped and prosper when we serve well, we ourselves are the chief beneficiaries of accountable stewardship.

5) Accountability reveals who we are and leads to greater rewards. Time is a great revealer of character. While everyone has the potential for being a good steward and has been entrusted with God’s resources, some will excel and some will come short. We have examples in Scripture of good stewards and bad stewards. In the beginning they all showed promise. They were elevated to their positions of leadership because they performed well in lesser positions. Their masters saw something in them that indicated they could be trusted with his goods.

Yet, when given that opportunity, some abused their positions either by acting irresponsibly and doing little or nothing (Matthew 25:26) or by misappropriating their master’s goods for their personal benefit (Luke 16:1,2). Others, however, carried out their responsibilities faithfully and received rewards for it. If their masters had not held them accountable, few would have known who was faithful and who was not. That accountability revealed their character (or lack of it). Those who did well, received commendation from their masters and were rewarded with greater responsibilities (Luke 19:17-19). Those who failed to exercise their stewardship responsibilities properly were reprimanded and lost their privileges as stewards as well as the goods entrusted to them (Matthew 25:24-29; Luke 19:20-24).

A faithful steward utilizes his master’s goods within the framework set forth by his master to achieve the objectives of his master. Doing so brings satisfaction, enjoyment, blessing, and often, additional rewards and responsibilities. Luke 12:43-44 says, “Blessed is that servant, whom his lord when he cometh shall find so doing. Of a truth I say unto you, that he will make him ruler over all that he hath.” The principle of accountability promises blessing and reward to those who see themselves as the Lord’s stewards, and therefore faithfully carry out their responsibilities.
Section 3

The Parameters of Biblical Stewardship

Eliezer saw her coming from a distance. She was tall, slender, and trim with her brunette hair, dark eyes, and tanned skin. She walked erect, balancing a large clay water pot on her shoulder. She carried herself with dignity and poise. Her confident demeanor set her apart from the other girls who came seeking water that day. As Eliezer watched, she quickly filled her vessel with the clean, pure liquid and hoisted it to her shoulder. Here was a girl that wasn’t afraid to work, and yet was most pleasant as she went about her task.

“Could she possibly be the answer to the petition I have just uttered,” mused the man. She was young enough. She was certainly pretty enough. She lived in the right place and appeared to have many fine qualities. But, did she fit within the parameters set forth by his master, Abraham? Was she related to his master’s family in some way, and would she be willing to leave her homeland to marry a man she had never met?

And what about her reputation? Was she pure and still a virgin? What skills and talents did she have? Was she lazy or industrious? What kind of resources did she and her family possess? While he had been given great latitude in picking a wife for Isaac, there were certain parameters within which any potential bride had to fit. Just by watching her, Eliezer surmised that she was a cut above the other girls her age. The fact that she had come seeking water indicated she was not afraid to work. Her character and demeanor suggested a strong moral background.

Sensing that God might already be answering his prayer, Eliezer took the bold step of intercepting the girl’s return journey to ask a favor. Would she be so kind as to give a stranger a drink of refreshing water? Her answer caused his spirit to soar. Not only would she give him a drink, but she volunteered to water his camels as well. Succeeding inquiries clearly revealed that she did indeed fall within the parameters the man had set for the young woman he sought.

Parameters are important. They establish limits. They provide guidelines within which to function. They tell us where our focus should be. They keep us from getting off track and from misusing the authority, power, position, and opportunities we have. Parameters are the guardrails that keep us safely on the highway of life. We need them.

God has established parameters within which we are to function as his stewards. He has told us how he wants us to use the things he has entrusted to us. While giving us great latitude and freedom, he has nevertheless laid down some guidelines, directives, and principles of what he wants done, and in some cases, how he wants it done. It is our responsibility as stewards to be familiar with those parameters and to follow them as we go through life.

While biblical stewardship covers all of life and everything we do and possess, we are going to focus on four main areas – the stewardship of our time, talents, testimony, and treasure. These are four areas in which people need help understanding what is involved and how they are to function. As God’s leader, these are the areas you need to focus on in your teaching of biblical stewardship. We have sought to give you sufficient material concerning each area so you won’t have to do a lot of additional research. Just adapt what is here to your needs.
The Stewardship of our Time

For many people, the primary focus of stewardship is on money, but that is a mistake. Money is not the most important thing in life and is certainly not the most important issue in biblical stewardship. Money can be earned, inherited or acquired in a variety of ways. If we spend it, lose it or invest it unwisely, we can always get more. All that is required is time and opportunity. Everything in life depends on time. It is the one commodity we cannot do without. Making money, developing a career, raising a family, acquiring possessions, and carrying on a meaningful ministry all require time. Without time, none of these things would exist.

The stewardship of time is a major focus in Scripture. There are more than four thousand references in the Bible to time or some measurement thereof. It plays a vital role in all we do and needs to be a priority in your stewardship teaching. Your people need help in understanding that time is part of their stewardship responsibility. They cannot be good stewards unless they learn to manage their time wisely within the parameters established by God in his Word.

There are six things you need to teach your people about the stewardship of their time:

1) Time is a gift from God. God is the author of time. Genesis 1:5 tells us “God called the light day, and the darkness he called night. And the evening and the morning were the first day.” Day and night are expressions of time. Prior to the creation of light and darkness there was no measurement of time, other than eternity. But with the coming of creation time began to be measured in terms of days, weeks, months, and years. The word “beginning” in Genesis 1:1 denotes the start of measurable time. Time starts with God.

God is the author of life. From the moment a child is conceived in the womb of his mother, God grants that person a specific amount of time that begins at conception and ends at death. Ecclesiastes 3:2 says there is “a time to be born, and a time to die.” The period between those two events is that person’s lifetime. It may be long or short, but it is God’s gift of life to that person. James 1:17 reminds us that “every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning.”

The first question of stewardship is, “Who owns the things (including time) we possess? Do they belong to us or do they belong to God?” The answer, of course, is that they belong to God rather than to us. God is the author and giver of the time we possess. Our time belongs to him and has been entrusted to us as his stewards. The issue of ownership is a key question we all must answer. It doesn’t apply just to the material things we possess, but to everything we have including our time. Time is a sacred gift from God and is to be used for his honor and glory within the confines he laid down in his Word.

God’s ownership of our time is fundamental to biblical stewardship. It changes everything. It is an entirely different perspective than most people possess. If my time is not my own, if it belongs to God, then that fact is going to change how I use my time. That is why the Apostle Paul admonishes us in Ephesians 5:15,16 to “walk circumspectly, not as fools, but as wise, REDEEMING the time, because the days are evil.” If my time belongs to God, then I must not waste it, but use it wisely to accomplish the things God wants to achieve through me.

The ownership of time is a key concept you need to drive home to your people if they are to become good stewards of God. But, that is not all you need to teach them. They also need to understand that . . .

2) Time is precious. It is the most valuable commodity we have because of its limited nature and inelastic quantity. It cannot be added to, changed, subtracted from, stretched, shrunk or saved. Every day
we receive a new, fresh supply of time that is untouched and unspoiled. At the stroke of midnight God gives each one of us 86,400 new seconds of time that we have never lived before and which we will never live again. If time is lost, we cannot recover it. If wasted, we cannot replace it. If misused, we cannot turn the clock back. Time passes through our fingers but once. We only get one opportunity to use it well, and then it is gone forever.

Time is precious because it is so limited. We cannot get more of it. There is no such thing as living on “borrowed time.” Some receive only a small amount and die in infancy or childhood. Others receive larger deposits, perhaps twenty, forty, sixty or eighty years. A few will live to be one hundred before their hourglass runs out. Hebrews 9:27 tells us, “It is appointed unto men once to die, but after this the judgment.” We all have an appointment with death that we will keep when our allotment of time is depleted. Someone has wisely observed:

*The clock of life is wound but once, and no man has the power to tell just when the hands will stop at late or early hour.*
*To lose one’s wealth is sad indeed. To lose one’s health is more.*
*To lose one’s soul is such a loss that no man can restore.*

Time is precious not only because it is limited, but because its decreases day by day. The amount of time a person has is growing less and less with each passing moment. Like the grains of sand in an hourglass our supply is diminishing. Every day our allotment of time deceases by 1,440 minutes. At birth, a person who will live to be seventy years old, is given 36,792,000 minutes in which to live. That seems like an enormous amount of time, but it really isn’t. The chart below shows how quickly that supply is depleted. The less of it there is, the more precious it becomes.

<table>
<thead>
<tr>
<th>Age</th>
<th>Time Spent</th>
<th>Time Remaining (in minutes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>5,256,000</td>
<td>31,536,000</td>
</tr>
<tr>
<td>30</td>
<td>15,769,000</td>
<td>21,023,000</td>
</tr>
<tr>
<td>50</td>
<td>26,280,000</td>
<td>10,512,000</td>
</tr>
<tr>
<td>60</td>
<td>31,536,000</td>
<td>5,256,000</td>
</tr>
<tr>
<td>65</td>
<td>34,164,000</td>
<td>2,628,000</td>
</tr>
<tr>
<td>68</td>
<td>35,740,800</td>
<td>1,051,200</td>
</tr>
<tr>
<td>69</td>
<td>36,266,400</td>
<td>525,600</td>
</tr>
</tbody>
</table>

Ultimately, God controls how much time we have. Psalm 31:15 says, “My times are in thy hand,” but the way we use the time we have is determined by us. The older we get, the faster time seems to pass. Job said his days were “swifter than a weaver’s shuttle” (Job 7:6). First Chronicles 29:15 says “our days on earth are as a shadow,” and James 4:14 describes our time on earth as “a vapour, that appeareth for a little time, and then vanisheth away.” The poet has observed:

*When as a child I laughed and wept - time crept.*
*When as a youth I dreamed and talked - time walked.*
*When I became a full grown man - time ran.*
*When older still I grew - time flew.*
*Soon I shall find in passing on - time gone.*

When a person gives you a moment of his time, he is giving you the most precious thing he possesses – his time. When a congregation of people come together for the morning service on Sunday morning they are giving their pastor that which is most valuable to them – not their money, but their time. If there are fifty people in the morning service, collectively they are giving their pastor 3,000 minutes of their most precious possession. As a good steward of God, he must use that time wisely to teach his people the
things they need to know in order to function well biblically. Otherwise, they will not continue to share that priceless commodity with him.

3) **Time must be managed.** The second question of stewardship is about management - "How do I use the things (including time) I possess? Do I use them as I see fit or do I use them in accordance with God's plan for my life?" We get to decide how we will use the time we have. We can use it primarily for ourselves and the things we want or we can use it to accomplish the things God wants. We can waste it or invest it wisely. Some choose to spend their time in pursuit of frivolous activities, sinful pursuits and careless engagements. Others pour the majority of their time into their jobs, the accumulation of wealth, recreation, and a thousand other things. Relatively few take the time to manage their time wisely.

God tells us to “redeem the time” (Ephesians 5:16), to buy it back, to use it wisely. That involves making choices about how we use our time. Time management is very much a part of biblical stewardship. If you do not manage your time wisely, it slips away unnoticed and is often wasted. Most people have little idea of where their time goes because they have never taken the time to record how they spend it. Someone has calculated that if we live to be 70 years old, we spend . . .

<table>
<thead>
<tr>
<th>Activity</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 years sleeping</td>
<td>5 years traveling</td>
</tr>
<tr>
<td>14 years working</td>
<td>4 years talking</td>
</tr>
<tr>
<td>11 years playing and being entertained</td>
<td>3 years going to school</td>
</tr>
<tr>
<td>6 years eating</td>
<td>3 years being sick</td>
</tr>
</tbody>
</table>

In spite of all the "labor saving" devices we now have, many people feel they don't have enough time to get everything done they need or want to do. The demands of work, home, family, church and civil responsibilities is overwhelming at times. So, they work harder, longer, and try to jam more into their schedules than ever before. This seldom solves their problem, and often results in additional frustration, tension, weariness, and ineffectiveness. “If only I had more time,” they groan.

People, however, don’t need more time. Instead, they need to learn to manage the time God has given them. Poor time management is seen in two areas: not working enough, and working too much. Some individuals, who are not using their time wisely, need to learn how to use it more efficiently so they can accomplish more. Others, who are over committed, need to learn to do less. In most cases, if a person doesn’t have time to do everything he wants or needs to do, it is because he is doing more than God wants him to do! In some cases, the problem isn’t really about time management – the real problem is self management. What we really need is to learn to manage OURSELVES better.

Every church planter and pastor should teach his people principles of time management so they can be good stewards of the Lord. Teach them to establish measurable goals and plans in consultation with God through prayer. Show them how to keep a detailed log for one week of their appointments, free time, phone conversations, errands, work time, television viewing, etc. Help them identify and eliminate time wasters such as handling mail more than once, sleeping in too late, and lengthy phone conversations. Instruct them to take time to plan and set priorities for each day, each week, each month and the entire year. Encourage them to develop a "Things to Do" list. Show them how to prioritize the items on the list in order of their importance. Teach them to start with the first thing on the list and to stay with it until it is done before going on to the next thing and then the next.

Tell them it is all right to say "no" to people and to activities that place unreasonable demands on their time and that keep them from doing what God wants them to do. Show them how to delegate rather than doing everything themselves. Encourage them to group similar activities together at the same time such as making phone calls or writing letters or running errands. Encourage them to schedule in family time, time off, and time for prayer, Bible reading and church activities.
4) *Time requires priorities.* Life is made up of choices and the choices we make reflect the priorities we embrace. Some of our choices are good and wise while others are poor and foolish. As stewards of the time God has entrusted to us, we must set priorities and make wise choices in how we use the time we have. Unfortunately, we don’t have total control over our time. Other people, things, and unplanned happenings all seek to control how we use our time. Sickness, accidents and emergencies arise and demand our attention. Nevertheless, we still can make choices that reflect our priorities about how we are going to spend the majority of our time. We have the ability to say "no" to people. We can choose to go somewhere or not go, to do something or not to do it. We choose to spend time working, watching television, going to community activities, visiting friends and family. Those are choices we make every day about how we will use our time.

We all choose where we will spend our time, who we will spend it with, and what we will spend it doing. That is why we are told in Ephesians 5:16 to "redeem the time," to use it wisely. We will never have enough time to do all the things we want to do, but God has established priorities for the way we use our time in at least three major areas:

a) *We must provide adequate time for WORSHIP.* God and the worship of God is to take priority over everything else in our use of time. In Matthew 6:33 Jesus said, "Seek ye FIRST the kingdom of God and his righteousness." The word “first” means to come before everything else. It means to take precedence, to be at the top of the list, to be the most important thing we do. God wants to be Number One in our lives. He wants our relationship with him to be the most important relationship we have. He wants our relationship with Him to take precedence over everything else.

We are commanded in Matthew 22:37 to “love the Lord thy God with all thy heart, and with all thy soul and with all thy mind.” That means we are to carve time out of our busy schedules to spend with God every day so we can talk to him (that's prayer) and so that we can listen to him (that's Bible reading). By reading our Bibles and praying each day we are showing the importance we place on our relationship with God. Jesus and Daniel were both very busy men with huge demands made upon their time by others, and yet they both scheduled time alone with God every day because their relationship with God was a priority in their lives (Mark 1:35; Daniel 6:10).

Putting God first also means that we will set aside time to attend church regularly and to exercise our gifts and talents in ministry to others there. After all, he is the one who gifted us for ministry and told us not to forsake the assembling of our ourselves together (Hebrews 10:25). So, God and serving God is to take precedent over everything else in our use of time.

b) *We must provide adequate time for our WIVES and families.* The Bible says, "husbands, love your wives" (Ephesians 5:25), and “dwell with them according to knowledge” (I Peter 3:7). It takes time for a man to get to know his wife, her likes and dislikes, her needs and her moods, her fears and her dreams. He must learn to take the time to talk, listen, and do things with her. A man thinks he is showing love to his wife by providing for her financially and meeting her physical needs, but the greatest gift of love he can give her is some of his time.

Men who are wise and who want to be good stewards of God set aside time to spend with their wives and children. They sit and talk with them. They do things together. They have a “date night” occasionally when they can leave the kids at home and enjoy an evening dining out, shopping or doing something together. Good stewards set aside at least one night each week as "Family Night" when you can do things together as a family. They spend time with their children. They read and play with them. They go to their ball games and other school activities. They understand that their business or ministry is not nearly as important as their relationship with their spouse and children because before they know it, they'll be gone and all they will have left are memories. Pastors, teach your men to organize their priorities and to set aside more time for their families.
c) **We must provide adequate time for our WORK.** Work is one of the blessings given to man by God in the garden of Eden. It not only provides him with a means of feeding and clothing himself and his family, but it also contributes to his sense of significance and accomplishment. Few things are as satisfying as a job well done. People have difficulty, however, maintaining a proper balance in their use of time in relationship to work. Some don’t spend enough time working and need to do more while others spend too much time at their places of employment. God never intended for people to work seven days a week (Exodus 20:9; 23:12). Workers who spend fifty, sixty, and seventy hours a week working become increasingly ineffective. They experience more stress, more physical problems, more conflict at home, and are generally less productive. Work schedules affect a person’s spiritual development and their availability to attend and serve in their local churches as well.

Help your people evaluate their priorities and how they use their time. Encourage them to look at the reasons behind their busy schedules. What is it that motivates them to work so hard? Is it possibly a consumptive lifestyle or the desire for power, prestige or position? An overcommitted life is often the sign of idols in the heart that need to be eliminated. Help your people become good stewards of their time by adopting God’s priorities in relationship to their work, their wives, and their worship.

5) **Time can be invested.** Time is a commodity that can be used in three ways. It can be thrown away and wasted doing things of little or no value. It can be spent wisely meeting the needs of ourselves and others or it can be invested for eternity. An investment is an expenditure from which we expect to receive a future benefit. A person who invests money in a mutual fund does so expecting to receive a satisfying profit from his investment. Deposits placed in saving accounts generate interest income for the investor (Matthew 25:27).

Scripture tells us we are to “redeem the time, because the days are evil” (Ephesians 5:16). Redemption carries the idea of purchasing something, of buying back something and laying it aside. It refers to seizing the opportunities God gives us at this particular time and using those opportunities to further God’s work here on earth. Soon time will pass and the opportunity to witness to that lost person, to teach that class, to influence that child will be gone.

Jesus instructed us to “lay up for yourselves treasures in heaven” (Matthew 6:20). We do that by investing in his work through our monetary gifts, through the exercise of our spiritual gifts in ministry to others, and through our wise use of the time and opportunities he provides us to impact the lives of others. Time spent in prayer, Bible study, and ministry to others is not wasted. It is an investment that will pay rich dividends in our own lives as well as the lives of others.

6) **The proper use of time can pay rich dividends.** When Jesus told us to make God and his kingdom the main priority in our lives he promised “all these things shall be added unto you” (Matthew 6:33). If you examine the context of that verse you’ll find he was talking about food, clothing, and shelter. But when we have our priorities right and are using our time wisely there are many, many other dividends which come our way as well.

There are financial dividends to be received as we adopt a less consumptive and more biblical view of “things” (possessions). Work takes on new meaning. Expenditures are brought under control. There are relational dividends to be enjoyed as we spend more time with our spouse and children. There are spiritual dividends to be reaped as we grow spiritually through regular periods of prayer, Bible reading, church attendance, and ministry opportunities. There are eternal dividends to be received as souls are saved and people’s lives are changed because we witnessed to them and taught them biblical truths. But best of all is that all important dividend of hearing the Lord say, “Well done, good and faithful servant” (Matthew 25:21).
Although often overlooked, the stewardship of time is the most important aspect of stewardship. It is unlikely people will be good stewards of the other aspects of their lives unless they understand the stewardship of time. So, as you contemplate implementing a stewardship ministry in your church, start with the stewardship of time as the basis upon which the rest of your teaching is done.

The Stewardship of our Talents

A second major area of stewardship that needs to be understood relates to how we use the skills, talents, and spiritual gifts God entrusts to us. Everything we possess (including our talents) comes from God, belongs to God, and eventually will be given back to God. Believers, however, have for too long viewed life as a dichotomy in which everything is divided between sacred and secular. Only a few things fall within the “sacred” category where God is factored into the equation. The majority of life’s activities are seen as “secular” with little or no input from God. Nothing could be further from the truth. All of life is sacred and falls under God’s sphere of influence. Stewardship isn’t just about time and money. It includes our talents as well.

1) **Our talents are a sacred trust.** Every person in the world is a talented individual in some area of life. Everyone is good at doing something. It may be flying airplanes, typing letters, repairing computers, fixing meals, sweeping floors, plowing fields, driving trucks, catching footballs, playing a piano or writing books. There is no end to the skills, talents, abilities, and gifts people have. Some seem to come by their skills naturally. Others have worked hard and long to gain the knowledge and experience to do what they do well. Still others have unique insights and abilities given to them directly from God.

It is not our purpose here to decipher the difference between skills, talents, abilities, gifts, etc. They all exist and they all have their origin in God. It is God who gives us the ability and the opportunity to learn, to develop, and to gain the experience needed to become proficient in the things we do. First Peter 4:10 tells us as believers that we are to be “good stewards of the manifold grace of God.” If you are a skilled welder, teacher, plumber or Bible teacher, it is God’s grace that has made it possible for you to do what you do.

This truth is clearly seen in Exodus 31:1-5 when Moses was building the Tabernacle. Speaking of Bezaleel, the son of Uri, God said . . .

> I have filled him with the spirit of God, in wisdom, and in understanding, and in knowledge, and in all manner of workmanship, to devise cunning works, to work in gold, and in silver, and in brass, and in cutting of stones, to set them, and in carving of timber, to work in all manner of workmanship.

This man was a highly skilled craftsman who undoubtedly spent years learning his trade. But it was God who enabled him to learn those skills and to apply them as well as he did. Deuteronomy 8:18 cautions us to remember that it is God who gives us the “power (ability) to get wealth.” We get wealth by exercising the skills and talents God gives us.

In Matthew 25, Jesus told the Parable of the Talents in which the master (God) gave different “talents” to each of his servants. The “talents” referred to there represented a sum of money, but the underlying stewardship principles that govern our use of money are the same as those for managing the talents and skills God gives us. The basic truth is the same – everything we have comes from God (James 1:17).

First Corinthians 12:11 indicates that God distributes special gifts of his grace (spiritual gifts) to every believer “severally” (individually) as he will. God’s people are talented, skilled, and gifted people
because God made them that way. They have received a scared trust from God as his stewards, and are to use those talents for his honor and for his glory.

God does not give the same gifts, skills, talents and opportunities to each person. There would be a lot of unnecessary duplication if he did, and a lot of things would go undone because there would be no one who knew how to do them. And so God distributes gifts and talents as he sees fit. Some people have more talents than others. Some are more gifted in one area than another. Some have greater opportunities to learn and to develop their skills and gifts.

God gifts people “as he will” (I Corinthians 12:11). One person receives five talents, another two, and some only one. Each is important in its own right. One is not better than another. Those skills and gifts that we sometimes consider unimportant (“feeble”) are just needed as the more glamorous abilities God gives to some people (I Corinthians 12:22).

From a stewardship point, the important thing is to recognize that all the talents, skills, abilities, gifts, and opportunities we have come from God and are given to us as a sacred trust that is to be used to accomplish God’s purposes and not just our own.

2) Our talents have a sacred task. God is a God of purpose. He has a reason for everything he does including the distribution of skills and talents. In Luke 19:13 the master instructed his stewards to “occupy till I come.” They were to be busy using what the master had given them to achieve the purpose he had in mind. They were not to allow their gifts to lie dormant and unused. They were to take what had been entrusted to them and develop it, invest it, and use it for the purposes for which it had been given to them.

The question is, What were those purposes? Were the resources given to them to be used to feed their families? To cloth their children? To provide shelter for themselves? The answer is “Yes, absolutely.” These were legitimate uses of the master’s goods. But they were not the only purposes for which the goods were bestowed nor were they the primary reason.

The primary reason the master entrusted his goods to his servants was so they might use those goods to further their master’s interests. They were to use what they had been given to advance his kingdom. They were to use their skills and talents and business insights to enlarge his holdings. When he returned from his trip he called them in and wanted to “know how much every man had GAINED by trading” (Mark 19:15).

He had distributed his goods based upon the skills each man had, and he expected each one to use his talents in his master’s service. The same thing is true of the abilities and the gifts God has given us as his stewards. Regardless of what talents or skills a Christian has, God expects him/her to use those capabilities to further the Lord’s work in some way. We do not have the right as God’s stewards to use those things just for ourselves and our own interests. Our talents and skills come from God and ought to be used in his service for his glory.

Every believer has one or more spiritual gifts that are designed to meet some need in the Body of Christ. If he does not use that gift in service to others, then the Body of Christ is weakened and needs go unmet. In addition to spiritual gifts, every believer has skills and talents that the Lord has enabled him to develop. These too should be used to further the work of the Lord as well as in providing for himself.

3) Our talents will meet a sacred test. Earlier, we said accountability is a major factor in biblical stewardship (Matthew 25:19; Luke 16:2; 19:15). God is going to hold each one of us accountable for how we have used the skills, talents, abilities, gifts, and opportunities he gives us. He is not going to ask if the skills he gave us were sufficient for us to feed, clothe, and house our families. He is not going to
ask if we used our talents to advance our careers. He is not going to be interested in whether we were able to buy two cars, a nice house, a new plasma television or the latest computer and Ipod. None of those things appear in any of the biblical accounts.

Rather, what the master asked each servant was, “How much did you gain FOR ME by using your skills and my resources in trading?” To have management skills, and not to use them in some way to advance the work of God is unacceptable. To have computer, teaching, writing, carpentry, cooking, musical, cleaning or counseling abilities and not to use them in part for God is just plain wrong. Those who used their skills to further their master’s interests were commended and rewarded while those who failed to use those things to advance their master’s interests were rebuffed and punished.

When their responsibilities were increased by the master, he didn’t just look at the bottom line to see which way it went. He looked at what they had done with the skills they possessed. Remember, he distributed his goods to his servants based on their ability to manage and invest them. He didn’t give them more than they had the ability to handle. Neither did he give them less than they had the skills to manage. It was the use of their skills that determined whether or not they increased their master’s holdings.

Believers will be held accountable at the Judgment Seat of Christ for “the things done in his body” (II Corinthians 5:10) including what they did with the skills, talents, and spiritual gifts God entrusted to them.

The Lord had a job for me,
But I had too much to do,
I said . . . "You get somebody else -
Or wait till I get through."
I don’t know how the Lord came out,
But He seemed to get along,
But I felt a ’sneaking like--
I knewed I’d done God wrong.
One day I needed the Lord,
Needed Him myself, Needed Him right away,
And He never answered me at all,
But I could hear Him say,
Down in my accusin' heart:
"Buddy, I've got too much to do;
"You get somebody else--
Or wait till I get through."
Now when the Lord, He gave a job for me,
I never tries to shirk;
I drops what I has on hand,
And does the good Lord's work.
And my affairs can come along
Or wait till I get through.
Nobody else can do the job
That God's marked out for you.
The Stewardship of our Testimony

Stewardship is all encompassing. It touches every area of our lives. There is no segment of our existence that is not included. It not only covers our time and our talents, but it includes our testimony as well. It is said that reputation is everything. That probably isn’t true entirely, but it is extremely important. We should not allow what people think of us to control how we feel or what we do. That can easily degenerate into the “fear of man” that brings a snare (Proverbs 29:25).

We must, however, guard our testimony as stewards of Christ because our testimony is Christ’s testimony and our reputation is his reputation. What people think of Christ is determined in large measure by what they see in us and what they think of us as a result. As believers we have been called upon to “walk in the Spirit” (Galatians 5:16) rather than in the energy of the flesh. We are not to walk “as other Gentiles (unbelievers) walk in the vanity of their mind’ (Ephesians 4:17). As stewards of God we have a testimony to protect – not only our own, but Christ’s as well.

1) We are disciples and have an identity to represent. Followers of Jesus Christ are referred to as “disciples” in Scripture. Some form of the word appears two-hundred fifty-six times in the Bible. John the Baptist (Matthew 9:14) and the Pharisees (Luke 5:33) had disciples as well as the Lord Jesus (Matthew 11:1). The word is used to describe those who embrace a particular teaching or teacher. It denotes a student, a pupil, a learner or a follower. Discipleship involves more than academic activity, however. It carries the idea of incorporating what is being taught into one’s value system so that the student takes on the qualities, habits, beliefs, and lifestyle of his teacher.

Sadly, disciples don’t always live up to what they profess to believe or to what is expected of them. The Scriptures record that at times some disciples murmured (John 6:61), were moved with indignation against each other (Matthew 20:24), denied that they were followers of Christ (Luke 22:56-57), went back and walked no more after Christ (John 6:66), and even betrayed the Savior (John 12:4).

There are certain qualities and characteristics set forth in Scripture that identify a person as a disciple of Jesus Christ including the following:

- He is willing to deny self, take up a cross daily, and follow Christ (Luke 14:27)
- He puts Christ before self, family and possessions (Luke 14:26)
- He is committed to Christ’s teachings (John 8:31)
- He seeks to do the things Jesus commands (Luke 6:46)
- He abides in Christ and brings forth fruit (John 15:8)

Each of these is important in identifying us as followers of Christ, but the one over-riding demonstration that we are disciples of Jesus Christ in found in John 13:35 where he said, “By this shall all men know that ye are my disciples, if ye have love one to another.” This sacrificial love is seen in Acts 2:45 where believers sold their possessions and goods, and distributed them to others who were in need. It is seen in believers gathering together to pray unceasingly for Peter in prison (Acts 12:5). It is seen in the action of the poverty stricken believers in Macedonia who gave liberally of themselves and of their meager resources to help others. It is seen in those who gave up their jobs and their homes to preach the gospel. It is seen in the acts of believers who ignored the danger to themselves to care for the sick and dying in the catacombs of Rome during the plague.

Love is the defining characteristic of a follower of Jesus Christ. It is the one thing Jesus said would identify us as his followers and set us apart from the rest of the world. As stewards of Christ we have an identity to protect and to represent by obediently living in accord with the Savior’s teachings and loving one another the way he said we should. That is the testimony we are to bear.
2) We are ambassadors and have an assignment to complete. Second Corinthians 5:20 tells us every believer is an ambassador for Christ. The Apostle Paul identified himself as an “ambassador in bonds” in Ephesians 6:2. An ambassador is a sent one. He has been commissioned to represent the one who sends him. He has both the authority and the responsibility to speak on behalf of his leader. He has great privileges, great power, and a great reputation to protect. Whatever he says or does will reflect positively or negatively upon the one who sent him.

Ambassadors are stewards. As such, they are responsible to represent their master’s interests and to carry out the task that has been assigned by him. For Eliezer that meant managing Abraham’s resources wisely and finding a wife for Isaac. For Joseph it meant handling Potipher’s business affairs well and to stay away from his master’s wife. For the three stewards in Mathew 25 it meant investing their master’s goods prudently so as to make a profit for him. In our case, our job is to represent Christ by sharing the gospel with those who do not know the Savior and urging them to be reconciled to God through faith in the Savior. He has commissioned us to go into all the world to preach the gospel to every creature (Mark 16:15), and to make disciples from among all people groups (Matthew 28:19). We are his representatives, and as such we are obliged to carry out the assignment he has given us.

What people think of God is often dependent on what they see in the lives of those who profess to follow him. Our testimony is his testimony. Our reputation is his reputation. People’s opinions of God are often based upon what they see in us. As ambassadors of Christ we should be living godly lives of honesty, purity, and kindness. People should be able to see the love of Christ in us. We should be about the business of helping others and sharing what we have with those who are less fortunate. Those are the things Jesus did, and as his representatives we should be doing the same things. That is our task. We are stewards of his testimony and we must make sure we represent him well.

3) We are to be witnesses and have a story to tell. In Acts 1:8 Jesus said, “ye shall be witnesses unto me.” A “witness” is simply someone who tells what he saw, heard, and/or experienced. In Acts 4:20 Peter and John responded to the Sanhedrin Court’s order not to teach in the name of Jesus by saying, “We cannot but speak the things which we have seen and heard.” In relating his testimony to the Jewish mob in Jerusalem, the Apostle Paul quoted Ananias as telling him, “For thou shall be his witness unto all men of what thou has seen and heard” (Acts 22:15). A person doesn’t have to be a theologian, a pastor or even a great Bible student in order to be a witness. He doesn’t have to know a lot about the Bible (although that is helpful) to be a witness.

The blind man in John 9:25 knew little about Jesus and the Bible, and yet he bore a powerful testimony when he said, “Whether he (Jesus) be a sinner or no, I know not; one thing I know, that, whereas I was blind, now I see.” The man didn’t try to debate Bible truths. He simply told what happened to him. That is what witnessing is – telling what happened to us. Every believer has a story to tell. Each one is unique, powerful, and intriguing. No one can refute your personal story of how you came to know Christ as Savior. Nothing is as compelling and attractive as the story of how God changed your life when you put your trust in him. People who would never go to church or sit through a Bible study will listen attentively as you explain what your life was like before you knew Christ, the crisis that brought you to the moment of trusting Christ, and the changes that occurred since to put your faith in Christ. Many a seed has been planted and many a heart has been softened through the simple telling of a person’s testimony. Any believer can do it. Every believer is commanded to do it. As stewards of God we are required to tell our story over and over to anyone who will listen. Stewardship is about sharing our testimonies with lost men and women who need to hear what God has done in our lives, and what he could possibly do in their lives if they will only repent of their sins and trust Christ as their Savior.

4) We are examples and have a standard to meet. First Timothy 4:12 tell us, “Let no man despise thy youth; but be thou an example of the believers, in word, in conversation, in charity, in spirit, in faith, in purity.” Maturity is not determined by a person’s age, but by his behavior. As stewards of God, believers
are to be examples of what it means to be followers of Christ. People are constantly watching those who profess to be Christians to see if their lives measure up to what they profess to believe. Individuals will either be attracted to Christ or repelled from him based in part on what they see in our lives.

Paul listed six major areas in which we are to exemplify Christ. First, he refers to our speech and how we talk. We are to be examples of believers “in word.” A believer’s speech is to be truthful (Ephesians 4:25), loving (vs. 15), and uplifting (vs. 29). We are to avoid corrupt (derogatory) communication (vs. 29) such as anger, gossip and innuendo that tear people down.

Believers are to be examples "in conversation" or lifestyle. Paul was referring to our "walk" rather than our "talk." It depicts one's conduct and behavior, and includes the values we hold, the things we do, the places we go, the things we watch, the music we listen to, the way we dress, and the way we conduct ourselves.

Paul then says believers are to be examples "in charity" or love. Jesus identified this as being the defining characteristic of a Christian’s life (John 13:35). We are to display genuine interest in and concern for people. God has gifted us so that we might serve them and minister to their needs.

The fourth area Paul says we should be examples of is "in spirit." This refers to our attitude. Paul warns us in Romans 12:3 not to think of ourselves more highly than we ought to think. Later he tells us that we ought not to look “every man on his own things (to be self-centered), but every man also on the things of others” (Philippians 2:4). He then goes on to tell us we should adopt “the mind (attitude) of Christ” (vs. 5). Christians are not to be arrogant, prideful or self-centered. Instead, they are to be humble, teachable, and servant oriented.

The next exemplary area where stewards are to shine is "in faith." Faith is simply taking God at his word and acting upon it. It involves both a quiet confidence that God will do what he says and a boldness to do what God says. Trust, confidence, expectancy, and anticipation should characterize the believer’s life.

And finally, believers are to be an examples "in purity." In an impure world believers are to stand out as shining examples of purity. This includes both their thought life as well as their actions toward the opposite sex. There is never to be any hint of inappropriate behavior on the part of believers (Ephesians 5:3). We are to avoid any appearance of evil (I Thessalonians 5:22). We must remember who we are – we are stewards of God, and as such, we are to be examples of what believers ought to be. We represent the King, and it is his reputation (testimony) that we must protect.

5) **We are stewards of God and have a job to do.** Stewards are to “occupy” until their master (Christ) comes (Luke 19:13). They have been given a job to do. God has entrusted them with a variety of his “goods” that they are to manage and use for his glory. Among those “goods” are the time, talents, testimony, and treasure we possess. None of it belongs to us. It all belongs to God and is on loan to us temporarily. Our job is to manage the things he has given us so his work and his kingdom are furthered to the greatest extent possible. He has factored in sufficient resources to meet our needs and those of our families. God is a generous God who gives liberally to those who carry out their tasks faithfully. Our job is to remember who we are (stewards), who owns what we possess (God), and to use what has been entrusted to us for the purpose for which it was given.

There is a temptation to skip over the stewardship of our testimonies in order to get to the stewardship of our treasure. This is a mistake. Stewardship is not just about money. It is about life, values, attitude, and behavior. You will never get people to give their money until you get their heart, and you won’t get their heart unless you deal with these other foundational aspects of stewardship.
The Stewardship of our Treasure

There is no doubt about it. Stewardship involves money and wealth. Virtually every example of stewardship in scripture refers to money, herds, possessions or investments. Eliezer oversaw the vast holdings of Abraham. Joseph managed the financial affairs of Potiphar. The master in Matthew 25 distributed large sums of money called “talents” to his servants. The unjust steward in Luke 16 wasted the “goods” (financial resources) of his rich master. The nobleman in Luke 19 distributed money to his servants to manage in his absence (Luke 19:12-15). You cannot discuss biblical stewardship without talking about money because money is a stewardship issue.

It is also impossible to separate finances from spirituality. The value system in a person’s heart and his attitude toward God is revealed in his attitude toward money. Jesus said, “For where your treasure is, there will your heart be also.” In Matthew 19, the rich young ruler went away sad because when he had to choose between God and gold - he chose gold as his god. Millions of Americans and multitudes of believers make the same tragic choice everyday.

God is interested in our money. It is estimated that one out of every six verses in Matthew, Mark, and Luke deal with our money or possessions. Larry Burkett claims that approximately two-thirds of Christ’s parables deal with finances. Finances are definitely a major theme when it comes to biblical stewardship. As stewards of God, there are three things we must remember about the money and possessions God’s has entrusted to us:

1) **As stewards, we must remember the basic principles of stewardship.** Stewardship is an attitude that cannot be faked. God sees the heart and knows what we really think and believe. He knows whether we really view the things we possess as our own or simply on loan from him. The issue of ownership is crucial in adopting a biblical view of stewardship.

Thus, it is imperative that we recognize God as the source of our income and all that we possess. As pointed out previously, James 1:17 says "every good gift and every perfect gift is from above, and cometh down from the Father of lights.” Everything we possess comes from God and belongs to God. The ability to work, the opportunity to work, the health to work, and the proceeds we receive from working are all derived from God. Deuteronomy 8:18 reminds us that we are to "remember the Lord thy God; for it is he that giveth thee power to get wealth.” If it wasn't for God, we wouldn't have a job nor the intelligence and strength to carry out the work we do. God is the owner, and we are merely the managers of his resources.

A second principle we must remember is that since God owns all we possess, he can take whatever he wants any time he wants. We would certainly expect that right concerning the money we deposit in the bank. If we truly believe that ownership resides with God, then we will hold everything with an open hand. When Job's wealth, health, and family were taken from him he fell to the ground and worshipped God saying, "Naked came I out of my mother's womb and naked shall I return thither; The Lord gave, and the Lord hath taken away; blessed be the name of the Lord.” He understood that the things he possessed (including his children) were not his at all, and that God had the right to take those things back any time he wanted.

Another basic principle stewards must remember is that spending decisions are spiritual decisions. If the money we possess belongs to God, then every decision concerning how we use it becomes a spiritual decision. Paying a light bill and buying groceries becomes just as much a spiritual action as writing a tithe check. We must be careful, however, that we don’t become unbalanced by utilizing all that God has given us for ourselves while the work of God goes under funded. God expects us to use the things he has
entrusted to us to "provide for our own," but he also expects us to use those resources to accomplish the
goals and objectives he established when he entrusted those funds to us.

2) As stewards, we must remember how God uses money. Money is simply a commodity God uses to
achieve his goals. There are lessons he wants us to learn. There are values he wants us to adopt. There
are attitudes he wants us to change. There are objectives he wants us to achieve, all through this
commodity called “money.”

God uses money to strengthen our trust in Him. In Matthew 6:31 Jesus tells us to take no thought about
what we are going to eat, drink or wear. We are not to be consumed with “things” and the accumulation
of possessions like unsaved people often are (v. 32). God knows we need these things and has promised
to provide them for us if we will make him and his work priorities in our lives. He said in verse 33, “But
seek ye first the kingdom of God and his righteousness, and all these things shall be added unto you.”
Trust involves taking God at his word. He has promised to meet our needs if we put him first. We learn
to trust God when we contribute our tithe even though we have bills coming due. We increase in faith
when we choose to be in church rather than working that second job on Sunday. Our trust grows when an
emergency wipes out our reserves and we look to God to supply our need. When jobs are scarce and
money is tight we need to remember God owns everything, controls everything, and is perfectly capable
of providing everything we need.

God uses money to develop our trustworthiness. A steward manages other people’s money and resources.
He spends and invests, buys and sells, takes in and gives out. Stewardship is earned over a period of time
as an individual grows in his knowledge and understanding of finances and management. As he develops
his stewardship skills, a man is given more and more responsibility. This is seen in Matthew 25:21,23
where the men who managed a few things well were made rulers over many things. Likewise, in Luke
19:17 the men who managed well the one pound they received were given significantly larger
responsibilities. The principle is found in Luke 16:10 were we read, “He that is faithful in that which is
least is faithful also in much; and he that is unjust in the least is unjust also in much.” God often gives us
a limited amount of money and possessions to see how we use them. If we prove ourselves trustworthy
by using those resources in accordance with his purposes outlined in his Word, he often gives us more. If
we use those funds primarily for ourselves and our own purposes, then God may choose to limit the
amount he gives us. One reason some people have limited resources is because they have not
demonstrated that they are trustworthy with what God has already given them. If we want God to give us
more, then we must use what he has already given us in accord with his Word.

God uses money to fund his work around the world. Ministry is money and money is ministry. The two
cannot be separated. In the days of Moses, God called upon his people to contribute a freewill offering to
fund the building of the Tabernacle (Exodus 35:4,5). In Ezra 1:4, king Cyrus called upon God’s people to
contribute silver, gold, goods and beasts of burden to help in the reconstruction of the temple in
Jerusalem. In Malachi 3:10 God commanded his people to bring ”ye all the tithes into the storehouse, that
there may be meat in mine house.” The Apostle Paul’s ministry was funded in part through financial gifts
from God’s people (Philippians 4:10). God expects his people to use at least a tenth of what he entrusts to
them to fund the building of churches, the sending of missionaries, the printing of gospel literature, the
paying of ministry expenses, the training of leaders, and a host of other ministry related costs. There
would be no lack of finances for the work of God if all of God’s people took the stewardship of their
money seriously.

God uses money to demonstrate his faithfulness. If God uses money (or the lack of it) to teach us to trust
him, he also uses it to prove his faithfulness. God challenges his people to put him to the test in Malachi
3:10. He says, “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.” God wanted them
to give him the opportunity to prove his faithfulness to them and to his Word. One way they could do
that was by giving a tithe of their income. But they may have used the same argument people use today –
“If I tithe my income I won’t have enough to pay my bills.” God said, “Put me to the test. Try me. Give
me the opportunity to show you that I will meet your needs if you will just do what I tell you to do.” In
Luke 6:38 Jesus said, “Give, and it shall be given unto you; good measure, pressed down, and shaken
together, and running over, shall men give into your bosom.” We cannot out-give God. We give with our
tea spoon, and he gives back with his shovel. God uses money to demonstrate his faithfulness.

God uses money to meet our needs. He knows everything we need (Matthew 6:32). He knows we need
food, clothing, shelter, transportation, health care, education, and relaxation. Jesus promised he would
meet those needs if we would put God first in our lives (vs. 33). The Apostle Paul made a similar
promise in Philippians 4:19 when he told the Philippian believers, “But my God shall supply all your
need according to his riches in glory by Christ Jesus.” God gives us work so we can earn the money with
which to provide for our families. Just as Jacob sent money with his sons so they might buy a “little
corn” for their children, so God provides money for his children to meet their needs as well.

God uses money to meet the needs of others. Because God is generous he almost always provides more
than we need. Rather than consuming this surplus upon ourselves we are to share it with others who are
less fortunate than we are. In Acts 2:45 people sold their possessions and goods and gave to all men as
they had need. When a drought struck Israel, believers in Antioch gave generously and sent relief funds
to help their suffering brethren. When Paul was ministering in Thessalonica, the believers in Philippi sent
financial gifts on several occasions to meet his needs. James 2:15 makes it plain that God expects us to
use a portion of the money he has entrusted to us to meet the needs of others who are unable to provide
for themselves.

The resources God has generously entrusted to us were never intended to be for our sole use. Rather than
being reservoirs that hoard everything that goes into them, we are to be channels through which it flows
into tributaries touching the countless lives of others. Stewards must remember the many ways in which
God uses money, and they must remember that their primary responsibility is to use those funds to
achieve the purposes for which God entrusted those resources to them.

3) As stewards, we must remember that God is interested in what we do with money. We have already
seen God uses money to achieve certain objectives. When he entrusts his funds to us, he expects us to use
those resources to accomplish the purposes he has outlined. Anything less would be fraud and the
misappropriation of funds. Like any good investor he wants to know what we are doing with what he
gives us. There are four things God is interested in knowing about us and money:

a) God is interested in how we SECURE our money. There are only a few ways to get money. We
can inherit it, earn it from investments, work for it or steal it. The first three are legitimate means of
securing money. That last one obviously is not since the eighth Commandment says, “Thou shalt not
steal” (Exodus 20:15). Inheritances, however, are rare and investments are uncertain leaving only
work as the main avenue for securing the finances we need to live. Work is good and honorable. It
was created by God before the fall of Adam and Eve. It gives us purpose, meaning, and satisfaction
as well as finances.

God expects his people to work to provide for their families. Ephesians 4:28 says, “Let him that
stole, steal no more; but rather let him labour, working with his hands the things which is good.” The
Apostle Paul said that if a man “would not work, neither should he eat” (I Thessalonians 3:10). He
wrote to Timothy that a man who refuses to provide for his family has denied the faith and is worse
than an infidel (I Timothy 5:8). God expects us to work hard and to give an honest, full day’s labor
for the wages we receive. There is no place in God’s economy for slothfulness (laziness) because he
gives us the “power to get wealth” (Deuteronomy 8:18).
We must be careful, however, not to make money our god. Exodus 20:3 says, "Thou shalt have no other gods before me." Whatever takes first place in our lives, whatever is our main priority in life is our god. When we trust money to do for us what only God can do, money becomes our god. The making of money, the accumulating of wealth and possessions is NOT to be our primary objective in life. Rather, we are to "love the Lord thy God with all thine heart, and with all thy soul, and with all thy might" (Deuteronomy 6:5; Matthew 23:37; Mark 12:30). Money is only a commodity, not a deity. We must not make the mistake the rich young ruler made when he chose his gold over God (Mark 10:21,22). He didn’t realize it at the time, but gold had become his god.

As stewards of God, it is important to realize that money and the things it can buy do not satisfy. No matter how much people have, they are never satisfied. They always want just a little bit more. Jesus said a man's life "consisteth not in the abundance of the things which he possesseth" (Luke 12:15). The prophet Isaiah said, "Wherefore do ye spend money for that which is not bread? and ye labour for that which SATISFIEDTH NOT" (Isaiah 55:2)? Covetousness and materialism are two of the deadliest sins of the 21st century and have done more to turn believers away from Christ than any other thing.

God is interested in how we secure our money. He expects us to obtain it honestly and openly through hard work while relying upon him, and recognizing that all we get really comes from God and belongs to him.

b) **God is interested in how we SPEND our money.** God expects us to use the resources he gives us wisely. Proverbs 6:6-8 says, “Go to the ant, thou sluggard; consider her ways, and be wise; which having no guide, overseer or ruler, provideth her meat in the summer, and gathereth her food in the harvest.” He is saying, "Don't just go out and blow everything you get. Use it wisely. Invest it. Set some of it aside for future use.” We live in a debt-ridden society. The average American household has thirteen credit cards\(^{13}\) and owes $8,565 on them.\(^{14}\) Whenever we borrow money or put something on credit, it costs us more than if we pay cash for it, unless we pay it off at the end of the month.

Credit and debt impoverish people. They take money out of their pocket and put it in someone else's pocket. It lowers their standard of living and brings them into financial bondage. While it is not a sin to borrow money, the Bible warns us of the consequences of doing so when it says "the rich ruleth over the poor, and the borrower is servant to the lender" (Proverbs 22:7).

As stewards of God we are to guard against spending our money on "get-rich" schemes and deals that are "too-good-to-be-true." They are designed to separate us from our resources, and often are motivated by greed and covetousness. God says "he that hasteth to be rich hath an evil eye, and considereth not that poverty shall come upon him" (Proverbs 28:22).

God expects us to spend some of the resources he gives us to provide for our wives and children. In Genesis 30:30, Jacob went to his father-in-law and said, "The Lord hath blessed thee since my coming; and now when shall I provide for mine own house also?" He realized that instead of plowing everything back into his father-in-law's business, he needed to use some of that income to provide for his own family. God expects us to use a portion of the resources he gives us to provide food, shelter, clothing, education and transportation for our families.

God also expects us to use the resources he gives us to meet our needs rather than our wants. Covetousness, greed, and materialism begin to enter our lives when we start going into debt to purchase things we don't really need, but which we want. When we begin to spend more than we earn, it is often because we are usually buying something we want rather than something we need. We must be careful not to fall into the trap of using what belongs to God or to others in order to satisfy our own desire for things.
That brings us to a third area of God's interest.

c) **God is interested in how we SHARE our money.** He wants us to share the resources he has given us with others. In Matthew 19:21 Jesus told the rich young ruler to go and "give to the poor." The Apostle Paul instructed the believers in Rome to "distribute to the necessity of the saints" (Romans 12:13). In Philippians 4:16 he thanked the believers for sending "once and again unto my necessity." The Apostle John asked the question, "But whoso hath this world’s good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him?" (I John 3:17) The early church believers “sold their possessions and goods, and parted them to all men, as every man had need” (Acts 2:45).

God gives us more than we need so we might share it with others who are less fortunate than ourselves. Regardless of how much or how little we have, there are always people who have less than we do. Hoarding is not allowed in the Bible. God expects us to share what we have with people who are genuinely hurting and who are in need of help. They may be widowed, divorced, unemployed, facing a major illness or just going through tough times. God’s people should be among the most generous people on the face of the planet. We cannot turn a blind eye to those who are in need (James 2:15,16). God makes this promise to us when we share. He says "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).

God also wants us to share the resources He has given us with HIM. Proverbs 3:9 says, "Honour the Lord with thy substance, and with the first fruits of all thine increase." One of the guidelines God lays down for the use of the money and resources he gives us is that we are to give back to him a portion of it as a sign of gratitude and worship, and as a means of furthering his work here on earth. The Apostle Paul instructed the Corinthians believers to contribute a portion of their resources to their local church when he said, "Upon the first day of the week let everyone of you lay by him in store as God hath prospered him" (I Corinthians 16:2). In Second Corinthians 9:7 he wrote, "Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity; for God loveth a cheerful giver."

God expects us to give back at least a tenth of everything he gives us. It is to be done willingly, lovingly, and with a heart of gratitude rather than grudgingly or of necessity. Our giving reflects our attitude toward God. A generous heart is a sign of a loving heart. Moreover, God promises over and over to bless those who follow his guidelines in giving to him and his work (II Corinthians 9:8; Malachi 3:10).

There is one more financial area of our lives in which God is interested.

d) **God is interested in how we SAVE our money.** God expects us to set aside a portion of our income and save it for future needs. Three times in the book of Proverbs our attention is directed to the little ant as an example of what we should do (Proverbs 6:6; 10:5; 30:25). Just as the ant sets aside food in the summer for the coming winter, so we are to set aside a portion of our income in savings. Proverbs 21:20 says "there is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up." Joseph was a man who was wise beyond his years. Knowing that difficult times and scarcity would come, he wisely gathered up corn and set it aside in storehouses during the good years of plenty. In doing so he set an example for all of us to follow.

Thus, it is a good idea for every person to have a savings account or a money market account with the equivalent of six to twelve months salary in it. Wage earners should set aside five to ten percent of their income each pay period in savings and investments. Relatively few, however, have done so.
Many families have little or no savings at all. They complain that they cannot afford to save because their income is not sufficient. This is seldom true. The problem isn't that people don't have enough money to be able to save. The problem is that they have not disciplined themselves to save and often are unwilling to do so.

There are a number of things people can do to develop a growing savings account. The easiest way is to have your employer automatically withhold a specified amount from each pay check and place it in a savings account for you. Cut down on your discretionary spending by eating out less and cutting back on sodas, fast foods, and trips to the mall. Find out where your money is going and how much you owe by making a list of your expenditures, your creditors and how much you owe each one. Keep a detailed record of everything you spend. List what you bought and how much you paid. Stop spending on credit. Pay everything by cash or check. Develop a personal financial budget and stick to it. Have a garage sale and put the proceeds in your savings account. Always put God first by setting aside the tithe. The money is there to save. We just have to bring our financial house into order and stop using our resources for other things.

Money can buy a bed, but not rest; food, but not satisfaction; luxury, but not contentment; stocks, but not security; a house, but not a home; a church, but not a Savior. That which money cannot buy, God offers as a free gift.

We have purposely spent a great deal of time looking at the parameters of biblical stewardship as they relate to the four key areas of our use of the time, talents, testimony, and treasure God entrusts to us. We have done this because so many people deal only with the financial aspect of stewardship. Stewardship is about more than money and money management – it is about life and managing ourselves. It is critical that people be taught all aspects of stewardship if we expect them to function biblically as stewards of God in any area related to this vital subject. As a church planter or pastor you are responsible for teaching the whole counsel of God including what God has to say about biblical stewardship.
Section 4

The Promise of Biblical Stewardship

Eliezer was direct and decisive. He hadn’t been in town more than an hour or two, and had already made his choice. Rebekah met all the qualifications he was looking for in choosing a wife for Isaac. She was young, beautiful, hard-working, generous, kind, unmarried, and a member of Abraham’s extended family. Why keep looking when you already have what you came to get?

Sensing God’s leading in the matter, he opened one of the bundles he had brought with him and gave the girl a beautiful set of earrings, and matching bracelets for her wrists. Making his way to her home he presented his mission to the family – he wanted to take this beautiful young woman with him to a far away place to marry a man she had never seen.

He told them of his master Abraham and how God had blessed him with flocks and herds, silver and gold, and menservants and maidservants, camels and donkeys in abundance. He explained that this all belonged to the man she would marry – Isaac. If they would let her go she would be well provided for.

That was the implied promise in Eliezer’s request. He was promising that if they trusted him and put their faith in what he said, she would be cared for throughout her life and they would be rewarded abundantly through the dowry he would give them. Biblical stewardship is always accompanied by God’s promises. If we are obedient, if we respond in faith, if we take him at his word and use what he has entrusted to us in keeping with his Word, then he promises to bless us abundantly and to supply our needs. Stewardship is always a matter of faith and trust in the promises of God.

There are three major areas of promise associated with biblical stewardship – the promise of abundance, the promise of joy and happiness, and the promise of growth and health.

The Promise of Abundance

God is no man’s debtor. Whenever we do what God tells us to do, he always repays what we give him regardless of whether it is minutes, money or ministry. Proverbs 19:17 says, “He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he pay him again.” The poor man may not be able to repay his loan, but that should not stop us from helping him. God says he (God) will repay the loan. In one way or another, God will make up what we give. It may take the form of a bonus or a pay increase, fewer expenses or some other means by which God makes up what we gave. Ecclesiastes 11:1 says, “Cast thy bread upon the waters; for thou shalt find it after many days.” Regardless of whether we spend a few minutes visiting a shut in, using our skills to promote the Lord’s work, teaching a Sunday School class, buying a meal for a homeless person or putting our tithe in the offering plate, God promises to repay us for our obedience. After all, we are told, “My God shall supply all your need according to his riches in glory by Christ Jesus” (Philippians 4:19).

God is a generous God. Those stewards who faithfully exercised their stewardship in Matthew 25 and Luke 19 were richly rewarded. In both cases, they received much more than they contributed, especially when we remember that everything they gave had been given to them by their master. In like manner, everything we possess (time, talents, treasure) belongs to the Lord and has been entrusted to us.
temporarily. When we give we are simply giving back to him what already belongs to him (I Chronicles 29:14), and yet he promises to give us even more when we do so.

We do not agree with the “health and wealth” prosperity message. We should never give in order to get. All giving should be motivated by a heart of love for God, compassion for our fellow man, and a sense of obedience for all that God has done for us. Giving to get is based on covetousness, greediness, and self-centeredness and will not be rewarded by God.

Yet, God repeatedly promises in his Word to abundantly bless those who trust him by exercising their stewardship through giving of their time, resources, and skills to help others and to promote his work. Consider what he says in his Word:

- In ancient Israel he told the farmer, “When thou cuttest down thine harvest in thy field, and hast forgot a sheaf in the field, thou shalt not go again to fetch it: it shall be for the stranger, for the fatherless, and for the widow: that the LORD thy GOD MAY BLESS THEE IN ALL THE WORK OF THINE HANDS” (Deuteronomy 24:19).

- In Proverbs 11:25 we read, “The liberal (generous) soul shall be MADE FAT; and he that watereth SHALL BE WATERED also himself.”

- Proverbs 22:9 tells us, “He that hath a bountiful eye SHALL BE BLESSED; for he giveth of his bread to the poor.”

- Proverbs 28:27 declares, “He that giveth unto the poor SHALL NOT LACK; but he that hideth his eyes shall have many a curse.”

- God challenges us to put him to the test in Malachi 3:10 when he says, “Bring ye all the tithes into the storehouse, that there may be meat in mine house, 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.”

- Jesus promised, “But seek ye first the kingdom of God, and his righteousness; and all these things shall be ADDED UNTO YOU” (Matthew 6:33).

- In Luke 6:38 the Lord gives this assurance, “Give, and it shall be GIVEN TO 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.”

- In II Corinthians 9:6 we find this principle, “He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall REAP ALSO BOUNTIFULLY.”

God does not say when or how he will repay us if we faithfully exercise our stewardship – only that he will repay us, and that he will be generous when he does so. Expenditures may be less so that our money goes further. We may receive an unexpected pay raise, bonus or tax refund. Someone may work on our computer, car or air conditioner without charging us. A lady who cleaned houses in the author’s church decided to start tithing even though she didn’t know where the money would come from to pay her bills. She placed twenty dollars in the offering (10% or her $200 earnings that week) and trusted God to supply her needs. She went home to cook dinner and took down a covered dish from the top shelf of her pantry, and when she opened it, she found a twenty dollar bill inside! She had no idea where it came from or how it got there, but she never doubted God’s ability again to supply her needs.
The Promise of Joy and Happiness

There is no correlation between wealth and happiness. Some of the wealthiest people are among the most unhappy people in the world. “Things” do not satisfy and cannot make us happy even though many people, including a lot of Christians, think that happiness comes from “things.” They fall into “if only” and “when and then” thinking.

1) "If only I had a new dress I would be happy."
2) "If only we lived in Forest Lakes I would be satisfied."
3) "When I get enough money, then I am going to travel."
4) "When I get that next promotion, then I'll have it made."

But in Luke 12:15 Jesus said, "A man's life consisteth not in the abundance of the things which he possesseth." The believer is not to be deceived into thinking things can make him happy because they can’t. As soon as we get one thing we want something else. Regardless of how much we have, we want “just a little bit more.” “Things” will distract you, they will deceive you, and in some cases they will even destroy you (Matthew 13:22), but they cannot make a person happy. As Christians we should never allow the accumulation of things to become a priority in our lives (Hebrews 13:5).

The giving of our resources, our time, and ourselves is what brings joy. A steward finds joy in being a conduit through which God’s provision can flow to others. He holds all that he possesses with an open hand and distributes to others who are less fortunate than himself. He finds great joy in giving, sharing, providing, and seeing needs met. Second Corinthians 9:7 tells us that God loves a cheerful giver, one who finds joy in being used of the Savior to meet the needs of others and of the ministry. He has learned that when he gives, God provides “all sufficiency in all things” (vs. 8). He feels enriched in everything and his heart overflows with thanksgiving and praise to God (vs. 11).

It is obedience that brings happiness. In John 13:17 Jesus said, “If ye know these things, happy are ye if ye do them.” Happiness comes from knowing what God wants you to do, and doing it. Proverbs 29:18 has a similar thought when it says, “but he that keepeth the law, happy is he.” Luke 12:43 goes a step further when it says, “Blessed is that servant, whom his lord when he cometh shall find so doing.” There is a correlation between obedience and happiness. As stewards of God we know what God says about giving of our time, treasure and talents to his work and to helping others. When we obey and invest our time, resources, and skills in doing what God has told us to do we find happiness and joy.

The word “blessed” is sometimes translated “happy.” Proverbs 22:9 says, “He that hath a bountiful eye shall be blessed (happy); for he giveth of his bread to the poor.” James 1:25 confirms this when it says, “But whoso looketh into the perfect law of liberty, and continueth therein, he being not a forgetful hearer, but a doer of the work, this man shall be blessed (happy) in his deed.” And in Acts 20:35 the Apostle Paul reminds us, “It is more blessed to give than to receive.” True happiness comes through being obedient to our calling as stewards of God.

Contentment brings satisfaction. It is the opposite of covetousness. It is being satisfied with what we have. Proverbs 30:8 contains this prayer: “Give me neither poverty nor riches; feed me with food convenient for me.” The author realized that if he had too much he might turn away from the Lord and if he had too little he might be tempted to steal (vs. 9). Contentment with the things God provides for us brings satisfaction, joy, and happiness. It is a learned attitude, a choice we make as God’s stewards. The great church planter Paul said he had learned in whatsoever state he was therewith to be content (Philippians 4:11). Contentment doesn’t come naturally. It is a learned response, an attitude we choose to adopt. He told Timothy that godliness with contentment is great gain (I Timothy 6:6), and indeed it is.
Biblical Principles of Stewardship

Contentment doesn’t come from having lots of things (Luke 12:15), but from being satisfied with the things we have (Hebrews 13:5). The goal is adequacy rather than abundance. That is why Paul told Timothy that if he had food and raiment he should be content (I Timothy 6:8).

The question then becomes, how much is enough? At what point should we be satisfied and content? To answer those questions you need to determine these four things:

1) Am I willing to adjust my lifestyle to fit God's plan for my life?
2) How much would God have me to set aside on a regular basis in a savings plan for future purchases such as a car or home or major appliance?
3) Have I established an emergency fund for unexpected expenditures?
4) How much should I set aside for future education needs and retirement?

It is not wrong to set aside money in a savings or retirement program. Just about everyone should to be doing more in that area than they are. In Proverbs 6:6-8, we are instructed to follow the example of the ant which "provides her meat in the summer and gathers her food in the harvest."

The secret to contentment isn’t found in “things” and bank accounts. Contentment comes, first of all, from reliance on God. After telling us to be content with such things as we have, Hebrews 13:5 adds these words from the Lord, "I will never leave thee, nor forsake thee." This verse is not talking about being near us in times of stress, loneliness, fear or sorrow (as it is so often used). This passage has to do with money, with material possessions, with finding contentment in a greedy world. What he is saying is that rather than relying on "things" to bring us contentment we are to depend on God’s promise to supply our needs.

In Matthew 6:8, Jesus said, "Your Father knoweth what things ye have need of, before ye ask him." God already knows our needs. He is "Jehovah Jireh," the God who sees my needs, and in Philippians 4:19 he promises through his servant to meet those needs. When we start accumulating things, when we want more and more, we're saying, "God, I don't trust you. You might not meet my needs tomorrow and so I have to have more to cover the short fall." Contentment doesn’t come from "things," but from relying on God to supply your needs.

Secondly, contentment comes from building relationships with others. Proverbs 15:17 says, "Better is a dinner of herbs where love is, than a stalled ox and hatred therewith." What he is saying is that there is greater contentment to be found in a home which can only afford to serve "herbs" (vegetables) for dinner, but where love is present than to live in a wealthy home which is filled with bitterness and hatred. Contentment comes through developing satisfying relationships, first with the Lord and then with family members and friends.

The Promise of Growth and Health

Everyone wins when God’s people faithfully exercise their responsibilities as his stewards. This is seen in the parable of the talents found in Matthew 25:14-30. Notice first of all, that the master’s business expanded and grew stronger. He entrusted eight talents to his three servants and received an additional fifteen talents in return. (Had the third steward been faithful he would have doubled his investment.) Now he had adequate funds to expand his business. He could build more buildings. He could hire more workers. He could reach out to new constituencies, all because of the faithfulness of those stewards.

When God’s people see themselves as God’s stewards and begin to give of their time, money, and talents to the Lord’s work, offerings increase, funds for expansion become available, ministry gets done, needs
are met, and more missionaries can be sent. Churches with strong stewardship programs tend to be strong churches. They are healthier, more vibrant, and tend to be growing. They have the workers and personnel needed to carry on ministry and to start new ones. Stewardship totally changes people’s outlook and their involvement in the local church. Just as the master’s business grew bigger and better as a result of the stewardship of his people, so the Lord’s work becomes stronger and larger when his people are equally faithful in the area of stewardship.

It wasn’t just the master’s business that grew and became healthier. The two faithful stewards also grew and were better off than they were before. They honed their skills by using the talents they had in order to do the master’s work. They learned as they went. They gained a better understanding of what was involved in being a steward and serving their master. They became more adapt and were given bigger and better positions with more responsibilities. They were each made rulers over many things (vs. 21, 23). They found joy, contentment, and their Lord’s commendation. They were happy campers. Not only that, but their financial needs were met as well when the master gave them a talent of their own (vs. 28).

The only person who didn’t make out well was the one who refused to fulfill his duties as a steward. He refused to invest any of his time or talent doing his Lord’s business. He hoarded the money he had been given and refused to use it for the purposes for which it was given to him. Not only did his master’s business suffer loss, but he suffered significant loss as well. Rather than commendation, he received condemnation. He lost his stewardship, his money, his talent, and wasted his time fretting about how unfair his master was in expecting him to serve as his steward.

If you want a healthy, growing church, teach your people biblical principles of stewardship. Show them the benefits of being faithful in this important area of life. They will be happier, healthier, and better off financially as they learn to budget their time, their money, and their talents. The same will be true of your church as well. That is the promise of biblical stewardship.
Section 5

The Period for Biblical Stewardship

Time was of essence for Eliezer. It had taken him several days (perhaps weeks) of hard travel across the desert to reach his destination. Having found what he was looking for, he was anxious to begin the return trip to his master’s house. It would be an unnecessary expenditure of time and money to stay in Mesopotamia when there was no need for doing so. Thus, the following morning he made his request known to Rebekah’s family in his usual direct manner – “Send me away unto my master.” He was always mindful of who he served and what his mission was.

Understandably, her brother Laban and her mother Milcah thought this was much too soon. They realized they might never see their sister and daughter again if she went to such a far away land as Canaan. They naturally wanted her to spend a “few” more days with them – perhaps ten or so. But being the faithful steward he was, Eliezer was mindful of using his time wisely. His single focus was to complete his mission in a timely fashion, and that meant leaving without further delay. Long, hot days of travel through remote areas infested with robbers lay ahead of them, and he wanted to get started as soon as possible.

He reminded them that the Lord had prospered his journey thus far, and he requested their permission to leave immediately without further hindrance or delay. That still didn’t sit well with the family, so they consulted with Rebekah. Much to their surprise, she was ready to leave home and loved ones to follow God’s leading in her life. Within hours her suitcases were packed, the camels were loaded, and with Eliezer perched atop his camel they set off toward the West and whatever awaited them beyond the horizon. With God’s favor, they would be home in time for the festive celebration that awaited them.

Teaching biblical principles of stewardship in a timely fashion is one of the most important things a church planter or pastor can do to strengthen his ministry and to help his people. People need to know how to manage not only their money, but themselves and their time as well. They need to know what stewardship is, how it affects them, and what it can do for them personally. We fail our people if we do not put stewardship high on our agenda as we get ready to launch a new church.

In spite of its importance, many pastors and planters are reluctant to talk about stewardship to their people. They are afraid they will drive people away or be accused of ulterior motives if they talk about money and tithing. This in itself may be part of the problem. Stewardship is not just about money and tithing although that is often emphasized in many churches. Stewardship is about life management. It is about how we are to function in every area of life. Our people need to see the big picture rather than just one small segment of it.

Even if we were to focus just on the financial aspect of stewardship, we must be careful not to place most of the emphasis on giving and tithing. Again, that is not what stewardship nor biblical principles of financial management are about. Biblical stewardship focuses on teaching people how to view and manage their resources in all related areas such as how to get out of debt, how to control their spending, how to develop a budget, how to be a generous giver, how to avoid financial bondage, and many, many other aspects of financial management. People seldom object to hearing about giving and tithing when it is presented in the context of the overall biblical concept of stewardship.
The question then becomes, “When does stewardship start and when should the church planter begin to address this vital subject?” Timing is of utmost importance in ministry and in church planting. There are “windows of opportunity” when people are more open and more receptive to new ideas and concepts. Because they fear a negative reaction if they talk about stewardship issues (such as money) too soon, many men simply put it off and never get around to teaching on this important subject until it is too late. Some never go there at all. The result is that their churches tend to be small, lack adequate workers, and struggle financially.

Many of the problems that plague church plants could be solved or avoided altogether if church planters had a balanced view of biblical stewardship and taught it to their people from the very beginning of their ministries. There are five times in the church planting process during which stewardship should be emphasized. Let’s look briefly at each one below:

**Build Biblical Stewardship into your Preplanning**

Rather than just jumping in and “going at it,” take the time to think about what needs to be done in order to develop a successful church plant. The success or failure of your ministry is often determined at this very point. Without a ministry plan the church planter is like a blind man wandering in the dark not knowing where he is going. He jumps from thing to thing without rhyme or reason as he haphazardly builds his house upon the sand.

Take the time to lay out a ministry plan of all the things that need to be done, the equipment that needs to be purchased, the teaching materials that need to be prepared, and the scheduling that needs to be implemented. Attach tentative start and completion dates for each thing in your plan. It may take you several days (or even weeks) to develop such a detailed plan, but once completed you can move forward confidently knowing where you are going and how you will get there.

The preparation of stewardship materials and the scheduling for teaching stewardship principles should have a prominent place on your ministry calendar as you lay out your plans for launching the church. If you don’t schedule it, it is unlikely to happen. If stewardship is really as important as Scripture indicates, then we must make it a priority in our planning for the new church. Stewardship starts in the heart of the church planter long before the church is born. He must be convinced of its value if he expects the people to buy into a biblical lifestyle.

**Teach Biblical Stewardship to your Core Group prior to Launching Public Services**

Building a core group and developing a launch team are crucial to developing a healthy church. This may take several months or even as much as a year or more in some cases. Don’t launch public services until you have gathered an adequate sized core group, taught them your philosophy of ministry, and equipped them to fill various leadership roles in the new church. The larger your core group, the stronger your launch will be. In most cases you will draw your launch team from your core group. Thus, it is important to train your core group to think biblically about stewardship.

Talk about how believers are to use their time, money, and skills in your core group meetings. Let people know what it will take to make this ministry a reality. Show them how much it will cost to finance the work on a weekly basis. Distribute a “survival” budget. Explain that people will be expected not only to give of their money, but of their time and talents as well. Let them know that you will be teaching various aspects related to biblical stewardship throughout this formative stage as well as later after the church is launched. You want people to know up front what will be expected of them.
“But, won’t that scare people away? If we talk about finances in our core group meetings, won’t people think we are just after their money, and stop coming?” No, that is not the case at all, if we talk about biblical stewardship and not just about money. Remember, stewardship isn’t about money alone. It is about life and how to manage it so as to be pleasing to God. Explain what biblical stewardship is and how it can enrich their lives and help solve many of the problems they face. Don’t shy away from the financial aspect of it, but don’t make it the only area you talk about. In those early meetings you are creating the group’s expectations. “This is who we are.” “This is what we do.” “This is where we are going.” You will either shape and mold the people’s expectations by telling them what you expect of them or their expectation will be shaped by your lack of explanation. If you do not talk about stewardship in the early stages of the core group you are creating the impression that people are not expected to give of their money, their time or their energy to the new work. Do you want them to be participators or spectators? The answer to that is determined largely through the expectations you create in the early stages of the core group’s development.

Spend several weeks teaching biblical stewardship to the core group. You may need to repeat this material more than once depending on how long it takes to develop the group. If you do, come at it from a different direction. Emphasize different aspects of it. The development of leaders, the training of teachers and workers, the setting up of chairs and equipment are all part of the stewardship paradigm. There are very few things you or your people will do that does not involve stewardship in some way. So, immerse your core group in it and let them gain a biblical understanding of what it means to be a steward of God.

Launch a Stewardship Campaign within Six Months after your First Public Meeting

Few things compare to the thrill of launching a new church plant. It is an exciting time as new people start visiting the services, souls get saved, and people begin to be discipled. You will be drinking out of the proverbial “fire hose” as a thousand and one details beg for attention. Decisions about meetings, scheduling, facilities, programming, finances, and many other things will need to be made. Hopefully, you developed a post-launch (as well as a pre-launch) ministry plan to guide you through this turbulent period of development.

You’ll quickly find that you need three things: more money, more workers, and more spiritual growth among your people. Some people that started with you will drop out and will need to be replaced. New workers will need to be found and trained. Ministry will prove to be more expensive than anticipated. The best way to address these issues and to bring some cohesiveness back to your ministry is by launching a month-long stewardship emphasis somewhere between the third and sixth month after launch. This is crucial because you need to establish the expectations for the new church just as you did for the core group. People need to know what is expected of them. Besides, you need what they have – namely, time, talents, and resources. You cannot survive without them, so go get them by teaching your people how to function biblically as God’s stewards.

Initially, some people may be reluctant to buy into the concepts taught in biblical stewardship. Yes, they will give and participate more (and that’s good), but they will not fully embrace these principles when they first hear them. Why should they? In most cases, biblical stewardship represents a radical change from the way they have been living their lives. It will take time for them to adjust their thinking, alter their spending habits, utilize their time more wisely, and to change their lifestyles.

It usually takes about three years for people to fully make this transition to a more biblical worldview. They often take baby steps to see if God really does meet their needs when they increase their giving or volunteer to participate in some form of ministry. But, little by little they will come to the place where
they conclude, “It really does work. God does what he said he would do.” For this reason it is important that you conduct an annual stewardship emphasis. January is an ideal time to do this since that is the start of a new calendar year. Some churches prefer to do it in the summertime when budgets are not being adopted. This allows them to avoid the impression that stewardship is just about money. The important thing is that you schedule this stewardship emphasis into your ministry planning for those critical first months of the church’s life.

**Preach on Various Aspects of Biblical Stewardship throughout the Year**

It is impossible to cover all the different aspects of stewardship in the three or four weeks of a stewardship campaign. That is barely time to touch each general area involved. There will not be enough time to do an in depth study on time management, spiritual gifts, financial issues, skill development, ministry involvement, and other stewardship issues. Thus, from time to time throughout the year you will need to focus on one of these areas. In your preaching schedule, plan to preach on some facet of stewardship at least once a quarter.

You don’t necessarily have to tie it into stewardship per se. Simply preach on whatever aspect you choose such as “Time Alone with God,” “Discovering your Ministry Shape,” “The Debt Trap,” “Gifted to Serve,” “Who’s in Charge Here?” and many other stewardship themes. By periodically preaching on different aspects of stewardship you are reinforcing what you taught during the stewardship campaign without being in people’s faces. You want to help them become good stewards of God, but you also want to do it without becoming obnoxious in the process. Subtle reminders two or three times a year will help solidify the gains you make during the annual stewardship emphasis.

**Teach Biblical Stewardship as part of your Membership Classes**

Every church planter (and pastor) should provide a “get acquainted” class where newcomers can explore Christianity and learn about the church before committing to joining it. In some cases, this class might serve as a pre-membership class required of anyone planning to join the church. In other cases, they might be separate classes. Regardless, stewardship should be part of the curriculum for any such class.

While some people might be reluctant to teach stewardship principles to newcomers and perspective members, we would advocate that doing so makes the church even more attractive. First of all, it combats the image that all the church is interested in is people’s money. It does so by showing people that stewardship is primarily about ownership and life management rather than about money. It is a means for them to gain control of their lives, and to find fulfillment and meaning in the things they do.

Second, it establishes expectations for membership. People tend to rise to whatever they know is expected of them. They don’t like surprises. They don’t want to join an organization under one set of expectations, and then discover that something entirely different is expected of them. If they are going to be expected to give or serve, they want to know that up front rather than after the fact. Teaching stewardship at this point helps the church to be transparent with potential members.

Third, teaching stewardship as part of the “get acquainted” or membership class makes the church more attractive because it offers people hope. The lives of many perspective members are out of control. They are in financial bondage, they never seem to have enough time to do the things that need to be done, they are sleep deprived, their relationships are often strained, and they seldom use their skills and talents for anything other than making money and being a chauffeur for the kids. Stewardship holds out the possibility of change. Things can be different. There is hope in learning to manage one’s self through the
application of biblical principles of stewardship. This is one of the greatest benefits to families that the church has to offer. Don’t hide it. Put it out there where people can see it. Let them know that life can be different if they implement these principles in their lives.

Timing is critical in the Lord’s work. Too often, church planters do not have a biblical understanding of stewardship. This causes them to hesitate and even to minimize any teaching about it at the very time when it is most needed. Every church planter needs to immerse himself in a study of biblical stewardship and its different facets so he has a proper understanding of it. Then, he needs to start teaching it to his people in the early formative stages prior to the launch of public services, and continue to teach it on a regular basis throughout the ministry of the church. The key is to keep the teaching balanced between different aspects of stewardship, and not to allow the emphasis to drift just to the financial aspect.
Section 6

The Program for Biblical Stewardship

There are few things in life that are as satisfying as a job well done. Eliezer had been away for weeks. He had traveled hundreds of miles through the hot, burning desert sand. He had meticulously planned his work, and then worked his plan. He had found an ideal wife for Isaac and had secured the consent of her family for her to marry this distant relative sight unseen. Now as the sun was setting in the western sky and the cool evening breeze swept across the parched land, his trained eye caught the glimpse of movement on the distant horizon.

A lone figure was barely visible in the gathering twilight. He studied the solitary figure as the other camel drivers brought their animals to a halt beside him. Every eye was focused on that distant silhouette. Rebekah slid off her camel and hurried to where Eliezer stood gazing into gathering darkness. She too had seen that solitary figure and a hint of fear could be heard in her soft voice as she inquired, “Who is that man, and what might he want.” She had no way of knowing whether he was friend or foe. Was he part of a robber band that might be about to swoop down upon them?

As she stood gazing first at the distant figure that was obviously coming toward them, and then at Eliezer’s face, she noticed a thin smile began to form beneath his bearded features. Then it broke into a wide grin as he announced, “It is my master.” Isaac had gone out into the field to meditate that evening and had seen the dust cloud rising in the distance from the caravan. Knowing that Eliezer was a faithful steward, he ran to meet the approaching camels, anxious to see if he had been successful in his mission.

The caravan came to a halt as Eliezer went to meet Isaac, and to report on his mission. He understood that accountability is a major part of stewardship, and so he told Isaac all the things he had done and how God had blessed his journey. He had developed a plan for achieving his objective, and had carried it out to its successful conclusion. Programming (planning) was the key to reaching his goal.

Poor Isaac was almost beside himself. He wasn’t interested in hearing all the details. He wanted to know if Eliezer had found a wife suitable for him. And then it happened. With a huge smile of satisfaction on his face, the steward snapped his fingers and Rebekah stepped out of the shadows into the moonlight. Even the veil that covered her features could not hide her beauty. Isaac was thrilled with Eliezer’s choice and graciously escorted this gorgeous creature home to his mother’s tent. Within a few days they would become husband and wife, thanks to a faithful steward who programmed a plan to make it happen.

A stewardship mentality must be developed within the church family if that church is to grow and progress into a healthy, vibrant entity. For this reason every church planter and pastor should consider hosting an annual stewardship campaign. This is usually a month-long emphasis on the biblical principles of stewardship that ends with a banquet, and an opportunity for people to make a variety of commitments as faithful stewards of the Lord.

A stewardship campaign focuses people’s attention on the biblical truths concerning “things” and helps them think through the issues of lordship, ownership, stewardship, and accountability. It eliminates the need to preach on money and finances, and thereby helps combat the idea that churches are only interested in “your money.”
A well-planned stewardship program provides a balanced approach to financing the work of the ministry through the consistent giving of God’s people. It promotes greater confidence in the pastor’s ability to direct the affairs of the church. It provides thousands of dollars in additional funding for the Lord’s work by recruiting workers and first-time givers, and teaching good principles of financial management.

A stewardship campaign usually lasts three to four weeks and can take place at any time throughout the year. Many churches and church planters prefer the month of January because that is when they are dealing with budgets, placements, and ministry assignments. Others, however, wanting to disassociate stewardship from “fund raising,” teach stewardship principles during the summer or fall months. When you conduct the campaign is not nearly as important as the fact that you do it.

Some pastors prefer to run their stewardship emphasis entirely through the Sunday School. In these cases, the pastor usually writes four weeks of stewardship lessons that the teachers then teach on their grade level. Teaching stewardship in Sunday School certainly has its merits. It introduces these biblical concepts to people at an early age and involves more people in the study and communication of these biblical principles. People who are teaching biblical stewardship are much more likely to practice the principles they are teaching. The one hang up with running your stewardship campaign solely through the Sunday School is that many people who attend the morning worship service do not go to Sunday School. Thus, they would be largely untouched by what transpires in the Sunday School and might well conclude that stewardship is for children rather than for adults.

It is far better for the stewardship campaign to be the major focus of the morning worship service for a month. This makes it the priority you want it to be. It is front and center with everything else revolving around it for a brief period. It is still a good idea to include the Sunday School emphasis during this same time for maximum effect. The stewardship emphasis should be a church-wide ministry that is promoted at every level and in every ministry of the church.

Start Early

Successful stewardship campaigns require careful planning and attention to details. You cannot throw a stewardship campaign together in a couple of weeks and expect to have a successful outcome. It takes time to do the planning, acquire the materials, prepare the lessons, and equip your leaders for their role in the process.

Every church and church plant should have an annual ministry calendar on which events throughout the year are scheduled in advance. In addition to being a visual reminder of what is coming up, the ministry calendar allows for more balanced programming, and helps leaders be prepared for those events as they come due. It enables them to “see ahead” so they can make appropriate plans and preparations.

For our purposes, let’s schedule a stewardship campaign on the ministry calendar for January of next year. Now, back up three to four months to September or October of this year. This is when you need to start planning and preparing for the January emphasis. Mark a date in late September or early October on the ministry calendar as “Start Stewardship Planning.” If you don’t schedule the start date on the calendar you are likely not to allow adequate time to plan and to prepare everything that needs to be done for a successful campaign. Here are some of the things you need to be doing during this stage of preparation:

1) **Choose the dates and the theme of your stewardship campaign** - Since the stewardship campaign will take place in the coming year, the 1st dates you will need to select are those during which the campaign will be conducted. This is a simple matter of looking at a calendar for the coming year and determining when the emphasis will start and stop. Most campaigns will last for four weeks. Usually, they will begin
on the first Sunday of the month and conclude on the last Sunday of the same month although this can be
adjusted to meet the needs of the church.

A second date to be selected is for the stewardship banquet. Each campaign should end with a special
evening of challenge and commitment that takes place at the conclusion of a catered meal, preferably held
at a local restaurant rather than at the church. (We’ll discuss the details of this meal a little later in this
manual.) The best time to hold the stewardship banquet is on the last Sunday evening of the campaign.
In our case, this would usually be the final Sunday of January. You will be building toward a crescendo
all month long as you teach on stewardship. The banquet provides an ideal setting for people to make
life-changing commitments. Everything is fresh in their minds, and they have been thinking and praying
about what the Lord would have them to do in the area of stewardship.

Check to see when the Super Bowl is scheduled, especially if you don’t start your campaign until the
second or third week of the month. You don’t want to host your banquet on the night of the “big game.”
Doing so will force your people to choose between the banquet and the “Bowl.” Not only will your
attendance be lower, but the atmosphere will be more subdued, and the people will be less open to making
the commitments you want them to make.

Choose a theme for your campaign that is short, memorable, and uplifting. Focus on some facet of
stewardship such as “Redeeming the Time,” “God is Able,” “The Grace of Giving,” “Discovering your
Ministry,” “Faithful Stewards,” “The Celebration of Joy,” and other such themes. You can go online and
find numerous other suggestions by searching “stewardship materials” and other related word searches.
Picking the theme early is important because it will be highlighted on your stewardship banner,
letterheads, and bulletins.

2) **Review available stewardship materials** - There are a number of companies which now produce
stewardship materials for local churches with a variety of emphasis. The majority of these materials
focus on the financial aspect of stewardship, but you can find programs that feature the stewardship of
time, talents, and ministry as well. Most companies will provide samples of their materials for you to
examine and will work with you on the wording of the commitment card.

Contact several of these companies and request samples of their themes. Usually, everything will come
color coordinated using the same theme and picture for bulletins, letterheads, inserts, etc. Decide in
advance which area(s) of stewardship you want to emphasize, and then select the product that best meets
your need. Some churches prepare their own stewardship materials. This is usually cheaper, and in some
cases, is well done. Many, however, do not have the experience and expertise to produce a quality
product. A few dollars well spent can make a huge difference in the response you receive. You don’t
necessarily have to buy the entire package that is offered. Pick the items you can afford and go from
there.

3) **Develop a stewardship plan** – Make a list of all the things that need to be done and the date by which
each one needs to be completed. What goals need to be established? What sermons and Sunday School
lessons need to be prepared? What pictures, charts, reports, literature, and letters need to be secured?
What promotional materials will be used? These and several other items need to be included in the
stewardship plan you develop. Be sure to identify who is responsible for doing what. We will discuss the
various items in your plan in greater detail on the next page.

4) **Educate your ministry leaders** – Stewardship is a team ministry. Your key people need to embrace
your stewardship effort if it is to succeed. This is not something you want to spring on them at the last
moment. Include them in the early discussions. Explain what you want to do, why you are doing it, and
what you hope to accomplish. Be sure they understand what biblical stewardship is and how it can
benefit the church as well as the individuals in the church.
Let your treasurer know what reports you will need. Inform the teachers that you will be providing them with stewardship material to teach during the month-long emphasis. Explain to your leaders that their participation is critically important to the success of the campaign as well as to the future health of the church. Stewardship is not a one-man show. It is a team effort. The earlier you involve your ministry leaders in the process, the more likely they are to be supportive.

**Developing a Stewardship Plan**

Let’s take a closer look at some of the items you should include in your stewardship plan, assuming that you have already set the dates, chosen a theme, reviewed various stewardship materials, and gained the support of your ministry leaders.

1) *Determine your stewardship goals* - What are you trying to accomplish through your stewardship campaign? What objectives do you have in mind? Do you want people to begin tithing for the first time? Are you looking for an increase in giving? Do you want more people to step into ministry slots? Are you hoping more people will commit to sharing their faith with others? Are you trying to raise funds for a building project? Do you want people to learn how to get out of debt? Are you looking for people to begin having family devotions? Do you simply want them to gain a fuller understanding of biblical stewardship? What kind of tangible results are you expecting as a result of your emphasis on stewardship?

Please don’t respond, “All of the above.” Doing so indicates that you don’t have any specific objectives in mind. You haven’t taken the time to pray and think through what God wants to achieve in the lives of your people and the church in the area of stewardship. When we have too many objectives, when everything is an objective, then nothing is an objective. To be effective, goals and objectives must be specific and limited in number. Otherwise, they lose their significance. People have difficulty focusing on many objects at the same time.

Let your theme determine your objectives. Which aspect of stewardship does it emphasize? Does it focus on finances, time management, the use of one’s talents or sharing our faith with others? Set one or two goals based on your stewardship focus. If you are emphasizing the financial aspect of stewardship, you may want to set your goal as a certain percentage of your people to be tithers or to become first-time tithers. The goal might be to raise enough money to meet the budget or to fund a particular project.

Decide what you want to do and make that your goal.

You can do the same with other areas as well. If you are focusing on the time element in stewardship, your goal might be to have a certain number of people setting aside time for daily devotions. The goal might be to have a particular percentage of your families set aside a “family night” once a week or to be in the house of the Lord on Sunday morning.

Your focus will determine in which areas the primary goals will be set. In most cases, two goals are about all that can be promoted in any campaign. Your commitment card, however, should have multiple opportunities for people to make commitments in other areas as well. People have different needs and God works in different areas of people’s lives, so you want to give them the opportunity to respond to what God is doing in their case.

Nothing becomes dynamic until it becomes specific, and nothing becomes specific until it flows from the tip of a pencil. So, pray and seek God’s face in determining which area you should focus on and what your goals should be. Set your goals high enough to challenge the people, but low enough to be achievable.
2) **Purchase stewardship materials based on your theme** - Gather the materials you will need well in advance so they are available when you need them. Having already examined materials from two or three promotional companies, you should place your order so you will have them at least three to four weeks before the start of your stewardship campaign. Among the things you should order are:

- Stewardship bulletins for each week
- Stewardship inserts (if you use your regular bulletins)
- Enough stewardship letterheads for four letters to each family
- Blank stewardship commitment cards
- A stewardship banner
- Other promotional materials (pins, ribbons, decals, etc.) you may want

Your budget should contain funds to finance the stewardship campaign. Some materials are more expensive than others. Determine what you can afford and purchase the most important items first. The letterheads and the commitment cards are most essential. Unless you have someone who works in graphic design, avoid using promotional materials that you produce on your computer and color printer. They tend to look cheap and undermine the very thing you are trying to promote. Money invested in purchasing quality looking promotional material will repay your expenditure many times over in most cases.

3) **Prepare a series of stewardship messages** – Your support as a church planter or pastor is crucial to the success of the stewardship campaign. In most cases, it will not happen unless you initiate and promote it. As team leader, your enthusiastic and whole-hearted support can make the difference between success or failure. It is strongly recommended that you focus your Sunday morning preaching on stewardship themes throughout the four weeks of the campaign. Sunday morning is when you have the largest number of people present. It is the focal point of your public ministry. This is when you have the greatest opportunity to influence people through what you say. Use this valuable time to direct their attention to what God has to say about stewardship and their responsibility as his stewards. For many, this will be a new concept and will need to be reinforced throughout the campaign.

There is no shortage of stewardship material in Scripture. There are literally hundreds of passages that you can expound on this subject. Your problem will not be in finding a stewardship theme to preach on for four weeks. Your dilemma will be in deciding which passages to exegete when there is so much to cover in such a short time. You will not be able to cover everything in one series of messages, but you can lay a foundation upon which you can build in coming years.

If you are just starting to introduce stewardship to your people you may want to paint with broad strokes by focusing on the issues of ownership, management, and accountability in one message, then touching on the major areas of time, talent, treasure, and testimony in another. Or you may focus on a particular area of stewardship in each message such as preaching on tithing, covetousness, debt management, ministry involvement, time management, etc.

Because there is so much to cover and so little time in which to do it, it is suggested that you prepare your messages in advance. You might consider what you want to cover in the next three years so you touch upon all the major points of stewardship within that timeframe. Teaching your people to become faithful stewards of God is one of the most important things you will do. Don’t be haphazard or careless in doing so. Go out of your way to do a quality job and communicate well with your people. It will pay rich dividends if you do.

4) **Write a set of four Sunday School lessons on stewardship** – Stewardship affects every area of your ministry. It impacts your finances, the ministries you are able to offer, and the level of commitment you
receive from your people. It significantly influences the ultimate success or failure of your church. Therefore, you want to take every opportunity during the stewardship campaign to communicate these biblical truths to your people. Do not confine your stewardship promotion to the Sunday morning sermon alone.

Sunday School represents a significant opportunity to teach biblical principles of stewardship to your people starting at an early age. Children and teens can understand stewardship, sometimes better than their parents. They accept what God says simply because God says it. A child’s faith is often greater than that of his parents. They need to learn how to be God’s stewards of the things they possess (how much time they spend in front of the television or computer, how to spend their allowance, how to serve God with the things they can do). By teaching stewardship principles in Sunday School as well as in the morning service you are building a core of people who will grow up to be good stewards of God when they become adults. They will be givers and workers, and will have a more biblical worldview.

Let people know from the very beginning of your church plant that you will be preparing stewardship lessons which the teachers will then adapt to their particular age groups for use throughout the annual stewardship campaign. The stewardship lessons will take precedence over the regular course material for those four weeks. You do not have to prepare separate lessons for each class. Simply prepare one set of lessons, and then let the teachers adapt them to the educational level of their students. Beginners would be learning (in simplified form) the same things as the teens and the adults are in their classes.

It is important that you prepare these materials in advance so the teachers have enough time to adjust the lessons to their class level. You might even consider basing each week’s Sunday School lesson on the previous week’s stewardship sermon. This would reinforce the biblical principles taught. It would also encourage discussion and personal application of those principles by the students. You can prepare new lessons each year coinciding with the theme of that year’s campaign or you can use the same basic lessons year after year.

You will have a much better response at the end of the campaign when you ask for commitments if you involve your Sunday School teachers in the process. As they study and teach stewardship principles they themselves will become convinced of these biblical truths, and will be more ready to make life-changing decisions when the time comes.

5) Develop a stewardship booklet – This can be of any size, but an eight and a half by eleven inch spiral-bound booklet containing eight to twelve pages is fairly easy to produce. It generally contains a one-page message from the pastor, a couple of pages explaining different aspects of biblical stewardship, a financial report, pictures highlighting the progress of the past year, a proposed budget for the coming year, and a commitment card. The content will vary from year to year depending on your theme and emphasis.

Produce enough of these booklets so every person attending the stewardship banquet can have one. Print a few extra since some people will be unable to be present for the banquet. Include a stewardship card inside each booklet. Cut two small slots in the back page and insert the card in the slots to hold it in place. Do not distribute the booklets until the night of the banquet when they will be placed at each setting of all the tables. A sample of a stewardship booklet is located at the end of this manual.

6) Prepare a 30-day stewardship devotional guide - This is a daily Bible study that includes a key verse for each day. People look up Scripture verses and answer stewardship questions in the space provided based on what they read. Each topic generally covers one or two pages and deals with some aspect of biblical stewardship. You can take the sermon material and the Sunday School lessons you have prepared for the stewardship campaign and break them down into bite size pieces in the devotional guide. This
will reinforce what you are teaching while guiding your people through a thirty-day self-study of biblical stewardship. Here is a list of some of the subjects you might touch upon:

- Redeeming the Time
- Defining Stewardship
- The First Factor of Stewardship
- The Second Factor of Stewardship
- The Third Factor of Stewardship
- The Fourth Factor of Stewardship
- Stewardship of the Heart
- Stewardship of the Family - Marriage
- Stewardship of the Family - Time with Children
- Stewardship of the Family - Parents
- Stewardship of the Church
- Stewardship of Community (outreach)
- Stewardship of Finances - Covetousness
- Stewardship of Finances - Tithing and giving
- Stewardship of Finances - Debt

7) Compose four stewardship letters to be sent to every family in the church – The purpose of these letters is multi-faceted. You want to inform the people in advance of the stewardship campaign and the banquet that will follow so they can plan it into their busy schedules. Unfortunately, some folks are not regular in their church attendance, and this will be the only way they will learn about the campaign. The letters also serve to teach and to reinforce what is being taught each week. The letters will encourage people to begin thinking and praying about the types of commitment the Lord might want them to make as his stewards.

The pastor should write each letter as if he were talking directly to the individual receiving it. Some computer programs actually make it possible for you to address the letters to individuals by name. The first letter should announce the upcoming stewardship campaign, give the theme, and encourage the people to mark the date of the banquet on their calendars. Mail this first letter to each family in the church (non-members as well as members) about a week before the opening service of the campaign. You want it to arrive by the Thursday prior to the first service.

Each of the succeeding letters should reinforce some aspect of the previous Sunday’s sermon (the one they just heard), and give additional details about the banquet (time, place, speaker, special music, etc.). Inform people that they will have the opportunity to make stewardship commitments at the banquet. Ask them to be praying about what the Lord would have them do. Include any goals in the letter that have been set for the campaign.

Each letter is mailed out on Monday or Tuesday following that week’s sermon so it arrives by Thursday. Letter #1 goes out the week before the campaign starts. Letter #2 goes out after the first stewardship message. Letter #3 goes out after the second stewardship message. Letter #4 is mailed following the third stewardship sermon. Sometimes a copy of the stewardship commitment card is enclosed in this fourth letter so people can see what types of commitments they will have opportunity to make at the banquet. We would recommend against this however, since when this is done people tend to come to the banquet with their minds already made up. You want people to come to the banquet with open minds and hearts ready to respond to the challenges and opportunities that will be presented at the banquet. You want people to be praying about what God would have them do, but you don’t want them to make a final decision until they have heard and seen everything that will be presented.
Normally, no letter is sent following the fourth message because the campaign usually ends that evening with the stewardship banquet. Some churches, however, find it wise to mail a fifth letter following the fourth message announcing the results of the campaign and thanking the people for their cooperation and participation. It is always good to let people know you appreciate their faithfulness.

The letters should be printed on stationary bearing the stewardship logo and theme. This paper can be purchased from one of the many stewardship promotional companies available online at a relatively low cost. Each letter should be signed by the pastor using blue ink. The blue ink stands out more and indicates to people that their pastor took time to communicate directly with them.

Always use first class postage when mailing your stewardship letter and be sure to place the letter in a business size envelope bearing the church’s name and logo. If you have sufficient funds, you can purchase envelops that match your stewardship stationary. This further enhances the likelihood of your letter being opened and read.

In today’s culture, e-mail can be used in place of the standard paper letters. It is quicker, cheaper, and may be more readily read than a paper copy. If you do use e-mail, don’t sent a plain e-mail. Place your message on a copy of the stewardship letterhead so it will attract attention and have a greater chance of being read.

8) Prepare and print a stewardship commitment card – Each person attending the stewardship banquet will be given a stewardship commitment card to fill out. The wording on these cards will vary from church to church depending on the theme and emphasis of your campaign. Purchase cards from stewardship promotional companies that match your theme and letterhead. We recommend that you purchase cards that have the logo and theme of your campaign on one side and are blank on the other side. This allows you to tailor the wording of the commitment so it fits your theme. Some companies will print the wording you want on the card for a small fee. If not, you can easily run them through your copier or printer.

Many of the preprinted cards focus only on the financial aspect of stewardship. You want to avoid this sole emphasis in most cases. Stewardship involves more than finances. The other problem with preprinted cards is that they tend to include space for people to give their names and contact information. In effect, this turns the commitment card into a pledge. In our view this is counter-productive since people are less likely to make commitments if they think someone is going to be contacting them about it.

A stewardship commitment is between the individual and God rather than between the person and the church. For this reason we do not request any person’s name, address or contact information. There is no place on the card for them to sign or to identify themselves. The church will not be able to follow up anyone nor to contact anybody about their commitment. We do not want to do this anyway since their commitment is with God and not with us. Point this fact out to your people before asking them to make any commitments. People will feel freer to make a commitment if they know that no one will be checking up on them.

Purchase cards that are large enough to accommodate the wording you want. At the top of the card in bold print place the title, “My Stewardship Commitment to God.” Then, beneath the heading in non-bold type print this sentence: “Recognizing that everything I possess (my time, my talents, my treasure) has come from God and belongs to God, and believing he will provide my needs in the coming year, I joyfully commit myself as his steward to . . .”

A series of boxes placed in front of statements makes it easy for people to check off their commitments. Lines can be added to provide space to fill in specific amounts of time or money that may be committed. In some cases, you may be looking strictly for financial commitments depending on what your emphasis
has been throughout the campaign. Other times you may want to give people the opportunity to make commitments in different stewardship areas such as devotions, attendance, and ministry. Sample commitment cards can be found at the end of this manual.

9) Make arrangements for the stewardship banquet – The stewardship banquet is the highlight of your stewardship campaign. It is the grand finale toward which everything has been building. This is the time when potential life-changing commitments will be made. You want this to be a special occasion people will remember.

This is not a time for cutting corners and saving money. Some churches try to do that by hosting a potluck supper or serving the meal at the church. It is strongly recommended you not do that since it will undermine what you are trying to accomplish. Make this a special evening out by hosting the banquet at a nice restaurant, hotel or university campus. Many of these facilities have private dining rooms that can accommodate your group at no extra cost if you cater a meal with them. Make your plans and reserve the eatery well in advance so you can have the location of your choice.

Many churches also line up a special speaker for the evening. Your speaker should be someone who is familiar with biblical stewardship and who has applied those principles successfully in his own church or ministry. You want a good speaker that will challenge the people. Be sure he understands that the highlight of the evening will be the commitments the people make and the collecting of the commitment cards. You should plan to give your speaker a reasonable honorarium for ministering to your congregation. You should have the arrangements for the banquet and the speaker completed before the start of the campaign to avoid any last minute complications. We’ll deal with what transpires at the banquet a little further on in the manual. Now that you have your stewardship plan in place, it is time to implement it.

Launching your Stewardship Campaign

The stewardship campaign is designed to focus people’s attention on this vital area of Christian living, and to encourage them to make lifestyle decisions about how they view and use the things God has entrusted to them. You want them to understand and respond to their responsibilities as stewards of God’s resources. The primary objective is not to benefit the church by increasing involvement and cash flow. Instead, the goal is to help our people function biblically in all the related areas of stewardship. When God’s people begin to do that, they become the primary beneficiaries of their actions. They will have less debt, more resources, happier homes and families, more free time, and a greater willingness to be involved in various forms of ministry. Obviously, if your people are functioning more biblically, your church will be a secondary beneficiary as well.

The launch of your annual stewardship campaign is an exciting time filled with anticipation. For our purposes, we are going to assume that you have scheduled this emphasis on your ministry calendar for the month of January (you can schedule it for any month you want). It will begin on the first Sunday of the new year and end on the last Sunday of the month. Before you start, be sure you have completed all nine items found in your stewardship plan mentioned in the previous section. You don’t want to be running around printing materials, lining up speakers, and reserving banquet halls when you should be focused on communicating the biblical principles involved in God’s stewardship program. Be sure your leadership team is on board and your teachers are ready to teach the first stewardship lesson on the first Sunday of the month. Bathe the entire process in prayer and seek God’s blessing on your efforts.

1) Mail the stewardship letters in sequential order - You will launch your stewardship campaign between Christmas and New Years by mailing the first stewardship letter so it arrives two to three days
before that first Sunday of the campaign. The letter should alert the people to the stewardship emphasis and encourage them to be in prayer about how the Lord would have them respond. Mail the subsequent letters each of the next three weeks making sure they will arrive by Thursday of each week. All the adults who attend the church (including visitors) should receive each of these letters. A single letter is sufficient for each family.

2) **Have each instructor throughout the Sunday School teach a stewardship lesson each week of the campaign** - The stewardship campaign is church-wide and should include all age groups and all the different ministries of the church including the Sunday School. All the classes will teach the same material, but each teacher will adjust the lesson to fit his or her age group. Distribute the lessons you have prepared to your teachers two or three weeks in advance so they have time to become familiar with them. They also will need time to tailor the lessons to their age group and to prepare any teaching aids and crafts they may need. It is important that you gain the support of your teachers in advance so they are enthusiastic and supportive as they present the lesson material. You will have a much better outcome if your teachers promote these biblical principles whole-heartedly.

3) **Use testimonies and special music to create interest and enthusiasm** - Stewardship is a great privilege and joy. It is an honor to be chosen to be a steward of God and to be entrusted with his resources. We are the primary beneficiaries of his goodness. Stewardship is something to be celebrated. You want to convey that concept in your morning service especially. Choose music that is joyful and uplifting, and related to the aspect of stewardship you are presenting. This is not the time for meditative or somber music. This is a celebration, not a funeral. Use the best vocalists you have and ask them to choose music that fits the occasion.

Each week, have one person give a three to five minute stewardship testimony of how God taught him to tithe, to serve or to use his time more wisely. One way to encourage people to stay within the time allotted is to ask them to write out their testimony in advance and allow you to go over it with them. That will help them be much more concise and will reduce the fear of speaking some people have. They can simply read their testimony to the congregation. You want people to see how God blesses when we function biblically in the area of stewardship.

4) **Preach each week on a stewardship theme in the morning service** - Preaching in series is often more effective than delivering unrelated messages. You not only reinforce what you said in previous weeks, but you are able to deal with subjects in greater detail. Stewardship is multi-faceted and you will need to chose your material carefully depending on your theme and focus. Using PowerPoint and handouts will further enhance your effectiveness.

Make your messages practical and helpful. Show them how to get out of debt, how to manage their time better or how to invest in eternity by using their skills, gifts, and talents in ministry to others. Provide them with a family budget guideline they can use to set up a budget to control their expenditures. Explain the personal benefits they will receive if they implement the biblical principles of stewardship you are teaching them. Help them understand how the church will be strengthened through their involvement. Preach to their hearts as well as their heads.

5) **Promote the stewardship banquet each week and explain that everyone will have an opportunity to make a variety of stewardship decisions** - It is important you emphasize the stewardship banquet in your announcement time, in your bulletin, and in your message. Let people know this is one of the highlights of the church year and that it is important for them to be there. It is a special occasion with special music, a special speaker, and a special opportunity to grow in their relationship with God.

Do not hide the fact that you will be asking people to make significant decisions on that night. Explain the kinds of commitments you will be asking of them – things like increasing their giving, beginning to
tithe, starting personal or family devotions, getting involved in some form of ministry or participating in the outreach activities of the church. You want them to think about what the Lord would have them do. You want them praying for the Lord to make his will clear to them. Ask them to keep an open mind and an open heart, and not to make a decision now, but just to pray for God’s direction in the decisions they will make.

**Hosting the Stewardship Banquet**

The stewardship banquet is the milestone toward which your campaign has been moving. It is the moment of truth you have been waiting for when people will make decisions that will strengthen their walk with God, and significantly help the ministry of the church as well. Make your stewardship banquet a special occasion. Make it a dress up night when the men put on their suits and the ladies can dress in their finery. This is a special night out for your church family. Make it a joyful, celebrative time for all who attend.

1) **Who should be invited to the stewardship banquet?** - The stewardship banquet is geared primarily to adults and teens, and should be open to anyone associated with the church regardless of whether they are a leader, member, regular attendee or occasional visitor. Many people want to know how the church functions, and especially how it handles money. The stewardship banquet is an excellent chance to show them the inner workings of your ministry. For some, this will be the “tipping factor” that leads them to unite with the church.

Ask people to sign up for the banquet in advance. A sheet of paper can be made available throughout the stewardship campaign for this purpose. You will need to know how many people will be attending so you can notify the food service people in advance. They will also want to know how many tables, chairs, and waiters to have available.

Children under twelve years of age should not be invited to the banquet as they can sometimes become disruptive, especially on a lengthy occasion such as this one. Encourage families with younger children to arrange for a babysitter for the evening. Better yet, the church can provide babysitting and a children’s activity at the church by hiring some ladies from a sister church to care for the little ones, and ask a nearby youth pastor to direct the children’s activity for the evening. Parents may be willing to contribute toward covering the cost for this service.

Generally, you want the teens in the church to attend the stewardship banquet. They are at the point where they are making major decisions in their lives. Stewardship is one of those areas in which they need to consider what God would have them do. Most teens have some form of income (allowance or salary) which they should tithe. They have skills, abilities, and spiritual gifts that need to be harnessed for God. They often have time on their hands that can be invested in the Lord’s work. Your teens are your future church. If they learn to make commitments to God at this point in their lives, they will avoid a lot of problems in the future, and are more likely to be faithful stewards of God as adults.

2) **When should the stewardship banquet be held?** - Host the stewardship banquet on the evening of the last Sunday of your campaign. This is the natural time for doing so. You have been building toward a crescendo for the past four Sunday mornings through your preaching, letters, announcements, and Sunday School teaching. People’s minds are focused on stewardship. They have been thinking and praying about what God would have them do. They are ready to make decisions and to commit themselves to various courses of action. You want to strike while the iron is hot. If you postpone the banquet until later in the week or until the following Sunday people will lose interest and momentum. Be sure in your
planning that you don’t schedule your banquet on Super Bowl night. Doing so will significantly undercut your efforts and decrease the response.

Because a meal is included in the evening’s activities, the banquet will last about two and half or three hours. It will take sixty to ninety minutes to conduct the stewardship portion of the evening. It is best to conclude the evening by 8:30 or 9:00 o’clock so parents of smaller children can pick them up from the babysitters and get them home at a reasonable hour. Thus, the banquet should start no later than 6:00 o’clock in the evening with people arriving early enough to be seated by that time. In some cases, you may want to start a little earlier so you can end sooner.

3) **Where should the stewardship banquet be held?** - It is strongly recommended that you hold the stewardship banquet somewhere other than at the church facility. Many church plants meet in rented facilities that are not very conducive to serving a catered meal. Moreover, ladies will be tempted to “help” with the cooking and serving of the meal if it is held at the church. Meeting in a fellowship hall or gymnasium simply does not create an elegant night out for your church family.

Many restaurants, hotels, and college campuses have private banquet rooms that are very nice. These are often available for a small fee or at no extra charge if a meal is included. There are several things you should consider when selecting your banquet site. Is the location easy to find? Is parking readily available at no cost? Is the room large enough to accommodate your group? Is the banquet room near the food source? Is it separate from the other customers? Is it sufficiently sound proof so you will not disturb the other patrons? Does the facility have a piano or will they allow you to bring a digital piano? Will they allow you to have congregational singing and special music? Can you reserve the space for the entire timeframe you want so you can conduct your program following the meal? You want to avoid banquet rooms that have windows that allow other customers to see what is going on in the room. People will be reluctant to bow their heads and pray if people are watching them through the window from the adjacent eating area. You want a setting in which people are not distracted, and which helps to create a positive focus and atmosphere.

Be sure to reserve the room several weeks in advance. Some areas have limited facilities with private dinning rooms, and other groups may reserve the space you want if you wait too long. Also, be sure to reserve the room for enough time so you can set it up and decorate it the way you want before guests begin to arrive. You don’t want your people standing and waiting while the waiters clear the tables and sweep the floor before you can use the space. It is best to reserve the banquet facility for the entire evening starting at least an hour (more if you plan to decorate) before the people begin arriving. If the restaurant refuses to do this, go somewhere else.

4) **What about the menu at the stewardship banquet?** - There are several ways to handle this. If you are meeting at a restaurant, people can simply order whatever they want from the menu. This allows everyone to order the food they like best. In many cases, however, a planned meal is offered which serves the same food to everyone, possibly with a choice of meats. This is easier for the restaurant or hotel to prepare and serve, and may come with a discount depending on the number of people being served. Avoid exotic foods that people may find strange or be hesitant to eat.

Be sure the restaurant, hotel or caterer has a reputation for food that is good tasting, good quality, and bountiful. This is not a time to skimp or to cut costs. It is better to have the meal served by waiters and waitresses rather than being offered cafeteria style where each person goes and gets his own food. Insist on having tablecloths and centerpieces on the tables. This is a dress up occasion, and you are trying to create a more formal and elegant setting.

5) **How will the cost of the stewardship banquet be covered?** - The cost of the meal can be covered in a variety of ways. If the banquet is held at a restaurant where people order from the menu, they simply pay
for whatever they order just as they would any other time they might eat there. Other times, churches charge a set amount for each person who attends the banquet. You sign up and turn in your money to the church, and the church pays the bill. This helps to keep the expense down for the church by placing the financial obligation upon those who attend. This can be counterproductive, however, since it may reduce attendance and may make people less willing to make the commitments you are seeking.

A better approach is for the church to cover the expense of the banquet by setting aside a generous amount in the annual church budget for this purpose. This will increase attendance and create a more positive atmosphere if the evening is free to the people. The money spent on the stewardship banquet is one of the best investments you can possibly make. These are the people who support your ministry. A nice meal and a memorable evening will stimulate additional giving. During the course of the year they will repay the church several times over through their increased giving. So, give them good food, good music, and a good speaker, and they will reward you for it.17

6) What will the program look like at the stewardship banquet? - Go out of your way to make this a special evening. You want people to remember this night. Nothing should be left to happenstance or be done half-heartedly. Spend adequate time planning and preparing for this event. Here are some of the things you might do to make this evening special:

a) Set up the tables, equipment, and decorations early - When reserving the banquet room, be sure to allow time for arranging the room and setting it up the way you want it. This means you may have to reserve the space a couple of hours early so you have adequate time to do everything that needs to be done.

If possible, arrange for people to sit at individual tables (6-8 per table) rather than in rows. This is less crowded, more comfortable, and easier to get in and out of. Each table should be covered by a linen tablecloth and centerpiece (possibly a candle). Coffee cups, long-stemmed glasses, silverware, and a cloth napkin (if available) should be arranged at each setting. Also put a stewardship booklet containing the stewardship card, and a nicely printed schedule of the evening’s events at each place setting. Place the schedule of events on top of the booklet so people see it first.

Microphones and sound equipment should be set up and tested along with any musical instruments, screens, and projectors. Be sure to keep cords taped to the floor or out of the way so people will not trip over them. Any banners, decorations or flowers should be in place before the first guests arrive. If possible, dim the lights slightly to give a more elegant feeling to the evening.

b) Arrange to have special greeters to welcome people as they arrive - You might want to use your teens for this purpose. If so, have them dress up with the boys wearing white shirts, and dark slacks and ties, and the girls wearing white blouses and dark skirts. Involving your young people in this way will make them feel a part of the church. They may grumble a bit (as teens sometimes do), but they and their parents will be pleased with their involvement.

As the people arrive, have one of the teens greet them and escort them to their table. There are two ways to handle the seating. In some cases, people are allowed to sit wherever they want, often with their friends. The problem with this is that some people end up sitting alone when no one joins them at their table. A better way is to have name cards placed at each place setting. This ensures that everyone will have someone sitting at their table. It encourages people to get to know other people in the church that they may not know very well. You can group people according to the first letter in their last name or sit them alphabetically. This makes it easier for the greeters to escort people to their tables.
There are some things you should teach your teen greeters before the people start to arrive. Remind them not to goof off or be inattentive as people enter. Tell them what to say when greeting people: “Good evening. We are delighted to have you here. May I show you to your table, please.” Show the fellows how to escort a lady on their arm and how to seat her. The girls can simply lead people to their tables.

Have soft, instrumental music playing in the background as people arrive.

c) **Start the evening with a quartet or ensemble musical number** - If you don’t have people in your church capable of doing this, consider inviting someone from a neighboring church who can. In many cases, people can be found who are glad to help, especially when a meal at a nice restaurant is included. Be sure to use quality music that is well prepared.

When it is time to begin, simply have the special music begin without introduction or fanfare. This first number should be joyful and uplifting so as to catch the attention of the people. Remember, this is a celebrative night when you are going to focus on God’s blessings and the opportunities to serve him. Do not use somber or meditative music during the stewardship banquet. There is a time and place for that style of music, but this is not it.

d) **Officially welcome the people and explain the purpose of the evening** - Let people know you appreciate their coming by thanking them for being present. Acknowledge the great job the teens did in greeting and seating the guests, and thank the ones who provided the special music. Direct the people’s attention to the program schedule and stewardship booklet in front of them. Quickly run through the highlights of the evening as outlined on the program schedule and encourage them to look through the booklet at their leisure. Remind them of the purpose for the banquet (to celebrate God’s goodness and to commit ourselves anew to him as his stewards). Ask them to look over the commitment card and to be thinking about what God would have them do in relationship to making commitments in different areas. Request that they not fill out the card until asked to do so later in the evening.

e) **Have prayer for the meal and the events of the evening** - You want God’s blessing on the evening. You, as the church planter or pastor, can lead in prayer asking the Lord to bless the meal and the evening’s activities or you can invite another person to come to the microphone to lead in prayer. Nothing of value will be accomplished apart from God’s blessing.

f) **Serve the meal with soft music in the background** - How the meal is served will depend on the arrangements you have made. If the banquet is being catered or held at a restaurant that uses food bars, the food can be served immediately. If, however, the waiters have to take food orders from each person, there may be a considerable time lag between the order being given and the food being served. If so, you will need to plan your program so part of it takes place before the food is served with the rest of the program taking place after the meal. You don’t want people sitting there with a lot of “dead time” on their hands. It is best to have the restaurant prepare a catered meal that can be served without delay. Be sure the restaurant or hotel has enough waiters and waitresses to handle your size group. Also, make sure they will not be waiting on other customers as this could possibly cause poor service to your banquet guests.

g) **Present a special musical package** - In your planning, arrange for several musical numbers either by a guest musical group or from your own people. Again, the music should be celebrative and focused on God. You can use a mixture of solos, duets, and trios or a single group such as a quartet or ensemble. This part of the program should be no more than eight to ten minutes long. The musicians should be seated at a table near the microphone and should be ready to present their music
when called upon. Simply introduce the group or first person to sing. After that, each person should be ready to step to the microphone and sing without any further introduction. You want the music to flow from one number right into the next without a long delay while musicians make their way from their tables to the podium.

h) Have a time for testimonies of God’s faithfulness, progress reports, and blessings of the past year – You can ask people to stand and share some way God has blessed them in the past year either financially, by using them in ministry or in some other way related to stewardship. Sometimes people respond spontaneously to this, but other times there are long, embarrassing periods of silence as well. A better approach is to ask people in advance to prepare a two to three minute testimony of how God blessed them in recent months or how he taught them some stewardship principle. Have them write out their testimonies. Then go over their scripts with them. This will help your people be more precise and stay within the time limits. Ask them to come to the microphone to share their testimony so everyone can hear.

Financial and progress reports can be included in the stewardship booklet you print before hand. Draw people’s attention to the growth for the past year in attendance, membership, professions of faith, new ministries started, leaders trained, and finances received. You want them to see that God has been faithful in the past year, and that he can be counted on to be faithful in the coming year as well. Nothing generates new faith like past experience. When we see what God has done, we are emboldened to trust him for more in the future.

i) Introduce your guest speaker – Choose your speaker carefully. It should be someone who is familiar with biblical principles of stewardship, and who has participated in a successful stewardship campaign in his own church. It can be a pastor, a mission representative, a Bible college professor or a businessman. You want someone who knows from personal experience what it means to be a faithful steward of God. This is not a time for theory. You want someone who speaks from first-hand knowledge.

Be sure the speaker knows and understands he scope and purpose of your campaign. You don’t want him talking just about money and tithing if your focus has been on how people should use their time and talents. The speaker’s message should be biblical, illustrative, and challenging. Ask him to include examples of how God blessed when he or others implemented scriptural principles of stewardship. Encourage him to end with a challenge for people to step out in faith to become better stewards of God through the commitments they make at the banquet. He should not call for decisions at this time, however, since you will do that when you ask people to fill out their commitment cards.

j) Present the opportunities, goals, and budget for the coming year – People need to see the connection between the past, the present, and the future. Here is what God has done, here is what God is doing, and here is what God can do if people seize their stewardship opportunities. Print the opportunities, goals, and budget in the stewardship booklet people receive when they are seated. Briefly go over each of these while reminding people of God’s faithfulness in the past. Show them how God can use them to achieve the goals by making a commitment to God as his stewards. Remind them that they are the primary beneficiaries of such decisions. They will grow spiritually, they will be able to put their financial house in order, they’ll be more productive, and will find great joy and satisfaction in life.

k) Go over the commitment card and ask people to make significant commitments to God - Many church planters and pastors do not know how to ask their people to make commitments, and therefore are reluctant to do so. This is self-defeating. It keeps the church and the people from experiencing the blessings that come from being good stewards of God. Spiritual growth in your people begins with the commitments they make. It is your job as pastor to lead them in making the commitments
they need to make in order to grow spiritually and to become the people God wants them to be. Here are six things you should do when asking for a commitment:

*Always seek to raise the level of commitment.* Your people will be all over the map when it comes to commitment. Some will be very committed, others won’t be committed at all. Rather than focusing on those who are least committed, seek to raise the commitment level of your leaders. These should be your most committed people. Ask them for more. Require more of them. Raise the standards for being in leadership. By raising the expectations of those in leadership, you raise the expectations of everyone else.

*Challenge your people to make stewardship a priority.* Your people are among the most committed people in the world. The problem is that they are often committed to the wrong things. The Bible says, “Ye have not, because ye ask not,” (James 4:2). Everyone else is asking your people for commitments of their time, money, and talents. It may be a fund raiser for the local fire department, a coaching position with a Little League team or a community volunteer activity. They need your help in clarifying which causes they should be committed to. Help them to see that they need to prioritize their commitments and that being a steward of God needs to be at the top of their list. Don’t be afraid to ask them to put God first in the use of their time, money, and skills. He deserves their best.

*Ask confidently for a big commitment.* Jesus placed big demands upon his followers. He asked them to give up everything in order to follow him. People are looking for things that will give their lives purpose and meaning. They are attracted by a compelling vision of what can and must be. People do not mind being asked to sacrifice if there is a great purpose behind it. Commitments are based on vision rather than need. Meeting a budget or repairing the heating system are needs, but they will not elicit a generous, ongoing response. Go out of your way to paint a picture of the future as you believe God would have it to be, and then challenge your people to step up to the plate and make it happen.

*Be specific when asking for commitments.* Tell people exactly what it is you want them to do. Do you want them to begin tithing? Do you want them to increase their giving? Do you want them to spend ten minutes a day in prayer or Bible reading? Do you want them to start having family devotions? Do you want them to teach a class, work with the young people, take a mission trip or distribute six tracts per week? People are reluctant to make commitments when they don’t know what they are committing themselves to or what is involved. So, tell them what kind of commitment you want them to make and what will be involved in it.

*Explain the benefits of commitment.* People tend to think of commitment in terms of what it will cost them in time, effort, and money. You need to show them that the benefits far outweigh any expense they may encounter. Explain the personal, family, social, financial, and eternal benefits that their commitment will produce. Explain that they will be the primary beneficiaries as well as the church, the community, and the people whose lives they touch. Help them see the changes and the growth that will take place in their own lives as well as in the church if they make the commitments you are asking of them.

*Build on commitment rather than toward commitment.* Start with people where they are. They will not all have the same level of commitment nor will they be willing to make the same degree of commitment. That is okay. You should not expect everyone to make the same commitment because some are more spiritually mature, and some have greater faith than others. What you do want to ask them to do is to make a bigger commitment than they have ever made before, and then to grow into it. It should stretch them and cause them to depend upon God in order to do what they have committed themselves to do.
The commitment cards should be inserted into the stewardship booklet people receive when they are seated at the dinner table. Be sure everyone has one in front of him. Go over the card in detail explaining the various commitments you are asking people to make. What do you want them to do financially? What commitment do you want them to make concerning their use of time? What do you want them to do with their talents, skills, and spiritual gifts? What about their testimonies and sharing the gospel? There should be boxes and spaces that allow people to check off or record whatever commitments they decide to make. Allow people to ask any questions they may have.

l) **Fill out, collect, and tabulate the commitment cards** – Before asking people to fill out their cards, pause for a few moments of silent prayer as individuals seek God’s face in determining what the Lord would have them do, and then lead them in a prayer of commitment and dedication to being the stewards God wants them to be.

Then ask each person to fill out his/her commitment card. Couples and families will be tempted to fill out just one card. Caution them not to do this since each individual is responsible to God as his steward. Husbands and wives will often consult on how large a financial commitment they should make. Only one of them (usually the breadwinner) will fill in the tithe amount or giving amount. If they both have incomes, then they should each record what they will give from their income. Teens should fill out their own card and record what they will give from their earnings and allowance. Each person should check off any time, talent or testimony commitment they are making, if this is part of your stewardship emphasis.

Ask people to calculate any financial commitments they make on a weekly basis. This makes it easier to tabulate the overall amount that will be given church wide.

Emphasize that their commitment is between them and God rather than the church. Point out that there is nowhere for them to sign their names or to identify themselves. No one but they and God will know what commitments they are making. Neither the pastor, the deacons nor the church treasurer will know what they have recorded on their cards. No one from the church will be contacting them about their commitment because no one will know what those commitments are. The anonymity will encourage people to be honest in what they are committing themselves to do.

After giving people sufficient time to fill out their commitments, have assigned persons collect the cards and bring them to the podium. Have two or three people prepared to tabulate the results as you read each card. One person should have a calculator to tabulate financial commitments. Another can record time commitments, another the use of talents, and another any outreach decisions that are made. Because these latter commitments may vary widely and be difficult to categorize without careful analysis, some churches prefer to tabulate this portion of the card later. That is not a problem, but you should still do the financial tabulation at this time.

As you read off each financial commitment, have someone with a calculator record the amount. Be sure the amount recorded reflects a weekly total. Even though you tell people to do this, some will still add the words “monthly” or “every other week” because that is the way they are paid. You will need to do the math in these cases to come up with the weekly amount. Excitement will begin to grow as you read off the amount on each card. Some of your teens and people with limited incomes may have smaller amounts that they commit to give while businessmen and prosperous individuals may have significantly larger totals. It might surprise you if you actually knew who committed to giving what. That information, however, is known only to the Lord and to the person who filled out the card.

Be sure to announce each time the “Starting to Tithe” box is checked on a card. Simply say, “Here is a person who is committing himself to start tithing.” An air of anticipation will soon begin to mingle
with the excitement as people speculate about whether or not the goals and budget will be met. Once all the cards are tabulated, multiply the weekly total by fifty-two to get the total annual income that can be expected. Announce the total to the people. There will be great rejoicing if the goals and budget are met.

This is not always the case, however. Sometimes the desired amounts will not be totally committed, especially if this is the first time the church has had a stewardship emphasis. It usually takes about three annual stewardship campaigns before a congregation fully buys into the concept. Moreover, some people will hedge on their commitments. They will commit no more than they think they can give or even a lesser amount. They do not want to get caught making a commitment to God that they cannot keep.

This is not where we want them to be spiritually, but it is a starting point. Eventually, we want them to make commitments that require them to look to God for help in order to keep their commitments. The author found in his churches that the actual total offerings throughout the year were almost double the amount committed at the stewardship banquet.

**m)** Close the banquet with a hymn of joyful praise and a prayer of thanksgiving – When all the cards have been tabulated, there should be a sense of joy for what God has done. Close your time together by leading the congregation in a verse of “To God be the Glory” or some other appropriate hymn. Thank them for coming, for their participation, and for their generosity in making the commitment they made. You might consider ending your time together by holding hands around each table as you or another one of the leaders in the church directs everyone in a prayer of thanksgiving and praise to the Lord.

The total stewardship commitment will not be known for a couple of weeks. There will be people who could not attend the banquet because of work schedules, illness or prior commitments, and others who chose not to attend. Distribute commitment cards on the Sunday following the banquet to anyone who was not present at the banquet and ask them to drop the completed card in the offering plate. The results from these cards should be added to the totals from the banquet. Be sure you announce the final totals to the congregation when you have finished tabulating everything.

**Getting the Most from your Stewardship Campaign**

In reality, the stewardship campaign does not end with the stewardship banquet. It continues all year long. Unlike pledges, which include the person’s name and address (so they can be contacted if they do not keep their pledge), commitments contain no names or means of identifying who committed what. There is no way to follow them up nor to know who is keeping their commitment and who is not. The commitment truly is between them and God.

People, however, do need to be encouraged to keep their commitments to God. They also need to be given the opportunity for doing so. A person who made a commitment to teach a Sunday School class or disciple a new believer cannot keep that commitment unless he is provided with the training and the opportunity to carry through with it. Some commitments will become known as people step forward to volunteer for various ministry assignments. Others will remain anonymous. Increased offerings should become evident as people start tithing or increase their giving. There are a number of things that can be done to help your people keep their commitments:

1) **Host a ministry seminar where people can sign up for ministry assignments** - This can be something as simple as putting out a series of sign up sheets on two or three tables that people can browse following
the church services. Each sheet of paper should bear the name of the ministry assignment in bold print, a brief description of the ministry and its requirements, and lines for people to sign their names if they wish to participate in that particular ministry.

A more elaborate approach involves assigning two ministry opportunities per table, each with a small display with a couple of pictures of that ministry, and someone who can answer questions about it. For example, the nursery director might man the table with the nursery sign up sheet, a youth leader might be at the table with the youth display, a Sunday School teacher might be available at the Sunday School table, and so on. Be sure the people assigned to the tables are friendly, outgoing, and enthusiastic about the ministry they are in.

Having the representatives at the tables gives people the opportunity to ask questions and to find out what is involved, what time requirements will be expected, and what training people can expect to receive. One of the greatest fears people have about ministry is that they will be thrust into a ministry position without being told what do, how to do it or how long they will be expected to do it. Most people do not know how God might use their skills and talents, so give them the chance to ask questions, even to experiment with different ministries until they find the one that fits them.

The ministry seminar should occur within a week or two after the close of the stewardship emphasis while the commitments people have made are still fresh in their minds. Some churches host this seminar during the summer in order to staff the children, youth, and Sunday School ministries, but doing so fails to capitalize on the decisions people made during the stewardship campaign, unless the campaign is held during the summer months. It is possible to host the ministry seminar twice a year. Once after the stewardship seminar and again prior to the start up of the Fall ministries. This gives people a double opportunity to get involved in ministry as well as the chance to change ministries if the one they signed up for proves not to be satisfying.

2) **Provide ministry training opportunities** - Stewardship is ministry and ministry requires training. Some of your people will not know how God has gifted them. They will not be aware of their ministry S.H.A.P.E. (Spiritual gifts, Heart, Aptitudes, Personality, Experiences) or how to use their gifts in ministry. For this reason, it is important that you provide training and supervision for your people so they can develop their gifts and skills, and deploy them in ministry.

You might host a deacon-training seminar, a teacher-training conference or a youth worker brainstorming session. Have the nursery leader gather those interested in that ministry and go over the child-safety guidelines and nursery procedures of the church. Provide your people with books, videos, CDs, and opportunities to attend seminars. Take people with you when you visit in homes, hospitals, and nursing homes. Let them learn by observing you. Assign someone to work with the new volunteers who can mentor them and walk them through the “learning curve” until they are able to carry on without a lot of outside help and supervision.

3) **Develop a ministry statement and covenant** - A ministry statement is exactly that. It is a statement of the church’s philosophy as it relates to ministry. It outlines how the church views lay ministry. It states the church’s belief that one of the greatest privileges in life is to be involved in the ministry of serving others. It describes how each believer has been gifted by God to fulfill some role or function in the Body of Christ.

Your ministry statement lays out what is expected of those who are involved in the church’s ministries, the need for commitment, the willingness to be equipped by others, the desire for excellence, the encouragement of creativity and innovation, and the qualities of a teachable spirit and a servant heart. It also recognizes the unity and diversity within ministry. Not everyone is expected to do the same thing in the same way. Ministries, like people, have life cycles. They ebb and flow. New ministries can be
implement and ministries which have run their course can be disbanded and replaced. A sample ministry statement can be found at the end of this manual.

A ministry covenant is an agreement people sign when they accept a ministry assignment. By signing the covenant they are committing themselves to do four things: to discover how God has uniquely gifted them for ministry, to accept the equipping and training that will be made available to them, to demonstrate a servant’s heart if they are asked to serve in a secondary ministry, and to be accountable to the church leadership in meeting the needs of the church.

Covenants help people solidify their commitments. They reinforce people’s stewardship decisions. People are more likely to carry through on their promises if they sign a document, frame it, and hang it on their wall. It serves as a reminder of what they told God they would do. Ask people to sign two copies of the covenant. One will be kept in their file in the church office, and the other given to the individual to take home and frame if they so desire. The church might even consider framing it before presenting it to the person. A sample of the ministry covenant can be found at the end of this manual.

4) **Periodically preach on a stewardship theme throughout the year** - Part of your ministry plan for the year should include preaching on some aspect of stewardship each quarter. A sermon preached periodically on a stewardship topic can serve as a reminder of the commitments people made during the stewardship campaign. You might touch on how we use our time one quarter, the joy of ministry another time, and a financial theme in another timeframe. Stewardship is not limited to a single month of the year. It permeates everything we do and touches every ministry and every activity of the church. Thus, you want to keep it in front of your people, but you want to do so without it becoming overbearing.

5) **Conduct a financial class for your people** - Finances are a major part of biblical stewardship. The Bible says more about finances and possessions, and our attitude toward them than most other subjects. It is not surprising that this aspect of stewardship is a major focus in many churches. The goal of biblical stewardship is not to get people to give more money to the church. The goal is to help them handle their finances in a biblical manner. Many people do not know how to do that, and as a result they are deep in debt and live in financial bondage. They cannot give extra money to the church because most of their discretionary funds are going to their creditors and to credit card companies.

You can help them gain control of their finances by teaching a class on biblical principles of financial management. Larry Burkett, Ron Blue, and Dave Ramsey all have helpful materials that can be used for this purpose. Crown Ministries produces classroom materials which are very helpful. Some churches require all their people to complete a financial class because they recognize the lack of financial management skills is a major problem in our society. Some secular educators are now advocating that students be required to complete basic financial management courses before they can graduate from high school.

If you want your people to make and keep financial commitments to your church, then you need to provide them with the skills that will enable them to do just that. Not only will your people be happier and better off financially, but they will also be more generous in their giving to the Lord’s work simply because they will have the resources to give whereas before they didn’t.

6) **Distribute quarterly giving reports to all contributors** - Most churches distribute individual giving statements to their people at the end of the year for tax purposes. In many cases, the letter simply states the total amount given to the church during the course of the year. A better approach is to distribute these letters quarterly. Rather than simply stating the total amount given, the statement should show the amount given during each of the preceding quarters, the amount given each week during the most recent quarter, and the total amount given during the year to date.
This allows people to see their giving week by week and serves as a visual reminder of any financial commitment they made during the stewardship campaign. It also allows them to note any Sundays they may have been absent and did not give. These reports can be generated easily by most computerized accounting programs used by churches today. They should always be printed on the church’s letterhead. A sample of a quarterly giving report can be found at the end of this manual.

7) **Place announcements in the bulletin from time to time urging people to be faithful in fulfilling their commitments** - This can take the form of a praise note for increased giving or participation in ministry resulting from the commitments individuals made at the stewardship banquet or it can be a simple “Thank You” to the people for keeping their stewardship commitments. Focus on the positive changes that are occurring as a result of the commitments people made.

Not everyone will live up to the commitments they made at the banquet, but be careful when you urge your people to be faithful in keeping those commitments. Some people may interpret that as pressure and will respond negatively. Resist the temptation to chastise them if they do not do what they promised to do since that will be counter-productive. Remember, their commitment was to God rather than to you or the church. God is perfectly capable of convicting them of their need to follow through on their commitment. Keep things positive and express gratitude for what the people are doing rather than focusing on what they may not be doing.

8) **Keep the church’s vision fresh and in front of the people** – Vision is a clear and challenging picture of the future as it can and must be. It is a mental image of where the church is going and what it will be like when it gets there. It is vision that inspires people and motivates them to serve and to give. You painted a picture of your vision for the church at the stewardship banquet, and you asked people to make commitments that would help that vision become a reality.

Most of your people are extremely busy with life, and as a result they will soon forget the vision that inspired them to make the commitments they made unless you periodically renew that vision and keep it in front of them. Moses repeatedly spoke of the “land flowing with milk and honey” to inspire his people to keep moving toward the Promised Land. Nehemiah had to recast his vision of a safe and secure city in order to keep the people focused on rebuilding the walls of Jerusalem.

In the same way, you need to talk about your vision for the church in private conversations, in public discourses, in planning sessions, and through sermons. You don’t have to preach an entire sermon on your vision, but do interject it into conversations and your messages from time to time. Show people the progress that is being made in achieving it. Remind them that this is why they made the commitments they made and that it is because of their faithfulness in carrying out those commitments that it is being achieved. By keeping the people’s focus on the church’s vision you will be reminding them of their promises to God. People are more likely to keep their promises when they remember the commitments they made. Otherwise, they may simply forget they ever made the promise as other things press in and occupy their time and attention.

**Conclusion**

Stewardship isn’t just about money. It is about life. It is about how we use our time and what we do with the skills and talents we possess. It is about ownership, priorities, and management. It is about investing our lives wisely in things that really matter and that have eternal value. It is about seeing ourselves as God’s stewards - managers of God’s resources. Stewardship touches every area of life and every area of your ministry. Your church will be as strong or as weak as your emphasis on stewardship.
Your people need your help in understanding this vital area of life. They need to know what God says about the things they possess, the time they have, the resources they claim. It is your job as a church planter or as a pastor to teach them biblical principles of stewardship. Some spiritually immature individuals will never buy into the concepts you teach. Others will be skeptical at first, but will come around as they witness the benefits others reap as they implement the biblical principles outlined in this manual. Still others will welcome your insightful teaching and will grow spiritually, socially, and financially as a result of embracing their role as stewards of God.

It is our hope and prayer that as you study this manual and the Scriptural passages upon which it is based that you will come to a fuller understanding of what is involved in being a steward of God and the ramifications of it for your life and ministry, as well as for the people whom you serve.

May God’s richest blessing be yours as you faithfully serve him.
Biblical Principles of Stewardship

Samples

**Stewardship Letter #1**

Dear Friends and Members of _______________.

January marks the beginning of our annual Stewardship campaign. The theme this year is, “Giving is the Fruit of Love!” The theme verse is taken from II Corinthians 9:10, which tells us to “increase the fruits of your righteousness.”

Fruit trees can fulfill their purpose only by bearing fruit. Without fruit, they are useless and barren. As Christians, we are to be like fruit trees that "bring forth fruit unto God" (Romans 7:4).

We do this by being faithful witnesses and by giving expression to our faith. We also bear fruit by being good stewards of what God has given us. The concern of our lives should be:

- Not Getting, but Giving
- Not Holding, but Helping
- Not Seeking, but Sharing

Another part of the Christian's fruit is giving. When we are faithful in giving:

* The church will be strengthened
* The gospel will be proclaimed around the world
* You will experience the joy of a fruitful life.

Our annual Stewardship Banquet will be held on Sunday evening, January 27th at the Ponderosa Restaurant. Our guest speaker will be Dr. Michael Peck from Marilla, New York. Special music will be provided by Miss Ami Smith and Miss Shelly Hendrix.

God has wonderfully blessed our church family through this annual emphasis and we expect he will do so again this year. Begin praying now concerning what God would have you give in the coming year. We are looking forward to seeing you at the banquet.

Your Friend in Christ,
Stewardship Letter #2

Dear Friends of ________________,

I am excited about the possibilities that lie before us in the year ahead. Perhaps this will be the year that God will give us the building we all desire so much. Will you pause each day during your lunch break to ask him for a building of our own?

As you know, we are already part way through our annual Stewardship campaign. I am excited when I think about what God can do through our people as they learn that "Giving is the Fruit of Love!"

Everything in this world belongs to God by right of creation. Nothing came into being apart from His creative act. He made the earth, the moon and stars. The lilies of the field are his. The majestic mountains belong to him. He owns the lakes, the streams, and oceans. We, too, are his.

* God owns every person by right of creation
* God owns each Christian because he redeemed us through the blood of Jesus Christ
* Because he owns every child of his, all that we have belongs to him as well

I hope you are learning to grow in the grace of giving as we study this important matter in the light of God's Word.

I want to remind you that our Stewardship Banquet is scheduled for Sunday evening, January 27th at the Ponderosa Restaurant. Be sure to sign up if you have not already done so.

Dr. Michael Peck is a successful pastor from First Baptist Church in Marilla, New York. God has used him in a wonderful way to build a strong, growing church in that community. He will be speaking during our Sunday morning Celebration service as well as at the banquet. Don't miss him.

I'll be looking for you.

Your Pastor and Friend,
Stewardship Letter #3

Date

Dear Church Family,

Faithfulness is the distinguishing mark of a good steward (I Corinthians 4:2). It is a requirement for every person who is given responsibility over that which belongs to someone else. The Bible teaches that Christians are to be faithful stewards in managing all that God has entrusted to them. That is an awesome responsibility.

God does not require that everyone be financially successful. Financial success often is reserved for those with unusual business ability. Not every person can be successful in that respect.

But God does require that every steward be faithful in other ways:

* Faithful in earning money honestly
* Faithful in using money wisely
* Faithful in giving money joyfully

The fruit of a faithful steward is seen in giving generously, regularly and proportionately to the work of Christ in the world.

I hope you are planning to be present for our Stewardship Banquet. It will be held at 6:00 o'clock in the Ponderosa Restaurant in Pantops. Miss Ami Smith and Miss Shelly Hendrix will provide a variety of music and Dr. Michael Peck from Marilla, New York will challenge us from the Word of God.

A stewardship commitment card will be distributed at the banquet on Sunday evening. You will not be asked to sign the card, but you will be asked to indicate the weekly amount you believe God would have you give during the coming year. Your commitment is between you and God, not between you and the church. Only God will know who records what on each card.

Come and enjoy this delightful evening with us.

Because of Calvary,
Stewardship Letter #4

Dear Church Family,

Stewardship is not just about money. It is about life itself and how we manage our resources, our time, our talents, and ourselves. All that we possess in each of these areas is a sacred trust from God. He has entrusted us with skills and gifts that we might serve him. He has endowed us with twenty-four hours a day to invest wisely in business, family, church, and community. He has trusted us with finances beyond anything our parents and grandparents ever dreamed of having.

The question is, how are we using those things God has entrusted to us? We have sought to answer that question from a biblical perspective throughout our stewardship emphasis this month. I trust you are finding these Scriptural principles helpful and that you are growing in your understanding of what it means to be a steward of God.

Our stewardship emphasis will reach its climax this coming Sunday evening at our Stewardship Banquet. It will be held at 6:00 o'clock in the Ponderosa Restaurant in Pantops. Miss Ami Smith and Miss Shelly Hendrix will provide a variety of music and Dr. Michael Peck from Marilla, New York will challenge us from the Word of God. I hope you are planning to be there. It will be a delightful evening of music, fine food, and celebration of all God has done for each of us and our church.

A stewardship commitment card will be distributed at the banquet on which you can record your commitment to God as his steward. You will not be asked to sign the card, but you will be given the opportunity to make a variety of commitments to the Lord including a weekly amount you believe God would have you give to this ministry during the coming year. Your commitment is between you and God, not between you and the church. Only God will know what you record on the card.

Come and enjoy this delightful evening with us.

Because of Calvary,
STEWARDSHIP COMMITMENT CARD

As I discover the “Grace of Giving,” my desire is to first give myself. (II Cor. 8:5)

☐ To grow consistently in His likeness (Rom. 8:29)
☐ To be consistent in His Word and prayer.
☐ To actively aid my family in spiritual growth.

To develop and use my abilities to serve in:
☐ Evangelism ☐ Nursery ☐ Printing/Promotion
☐ Follow-up ☐ Tape Ministry ☐ Service Outreach
☐ Other ________________________________________________

Recognizing that everything I possess has come from God and belongs to God, and believing he will provide my needs in the coming year, I joyfully commit myself as his steward to give to the ministry of this church for the coming year $ ____________ (weekly) (monthly).

☐ This represents a tithe of my income.
☐ This represents an increase of $ ____________ per week/month.
☐ I commit myself to get out of debt.
☐ I am out of debt.

My Stewardship Commitment Card

Recognizing that everything I possess (my time, my talents, my treasure) has come from God and belongs to God, and believing he will provide my needs in the coming year, I joyfully commit myself as his steward to . . .

[ ] Have a Quiet Time with God each Day
  “And in the morning rising up a great while before day, he went out, and departed into a solitary place, and there prayed.” (Mark 1:35)

[ ] Use my Talent in ministry for God each Week
  “As every man hath received the gift, even so minister the same one to another as good stewards of the manifold grace of God.” (I Peter 4:10)

[ ] Share my Testimony about God each Month
  “But ye shall receive power after that the Holy Ghost is come upon you and ye shall be witnesses unto me.” (Acts 1:8)

[ ] Give a Tithe to God each Sunday.
  “Upon the first day of the week let every one of you lay by him in store, as God hath prospered him.” (I Corinthians 16:2)

As the Lord supplies, I will give the following amount to the Lord’s work each week through the auspices of this church: ________________

“Honor the LORD with thy substance and with the first fruits of all thine increase. So shall thy barns be filled with plenty.” (Proverbs 3:9,10)
My Stewardship Commitment Card

Recognizing that everything I possess (my time, my talents, my treasure) comes from and belongs to God, and believing he will provide my needs in the coming year, I joyfully commit myself as his steward to . . .

How I will use my Time

[ ] Read through my Bible this year
[ ] Read at least one or more chapters a day
[ ] Set aside time for prayer and Bible reading daily
[ ] Start a daily Family Devotional Time
[ ] Memorize at least one verse per week

Attend the following services weekly:

[ ] Sunday School [ ] Mid-week Prayer Service
[ ] Morning Worship [ ] Youth Meeting
[ ] Evening Service [ ] Discipleship Class

How I will use my Talents

[ ] I will learn how God has S.H.A.P.E.D me for ministry
[ ] I will accept one or more ministry assignments
[ ] I will make myself available for training sessions
[ ] I will serve in the following areas of interest:

I will share my testimony with at least one person each:

[ ] Day
[ ] Week
[ ] Month

How I will use my Treasure

[ ] I commit myself to contribute ______________________ to the ministry of this church each week.
[ ] This represents a tithe of my income.
[ ] I commit myself to begin tithing of my income.
[ ] I commit myself to getting out of debt this year.
[ ] I am out of debt.
Biblical Principles of Stewardship

Sample Stewardship Booklet (p. 80 – 83)

A CELEBRATION OF JOY

"GOD LOVES A CHEERFUL GIVER"

1994 Stewardship Conference

A Word from our Pastor...

First Peter 4:10 tells us that as Christians we are the "stewards of the manifold grace of God." That means that everything we have, our time, our talents, our treasure and our testimonies all come from God and belong to God.

A "steward" is a household or financial manager, someone who is entrusted with the resources that belong to another. In our case, God has entrusted HIS resources to us and has instructed us "scrape until ye come again."

God has given us great latitude in using the money, time and abilities which He has entrusted to us as His stewards. But He does ask us to give back to Him a portion of those resources to further His work in the world.

God asks us for a tenth or tithe of our treasure (Malachi 3:10)
God asks us to set aside a portion of our time each week to worship Him. (Hebrews 10:25)
God asks us to set aside part of our talents (spiritual gifts) to use in ministry. (1 Peter 4:10)
God asks us to keep our testimonies above reproach. (1 Thessalonians 5:22)

The way a person uses the things he possesses reflects his attitude toward God. In Matthew 6:31, Jesus said... “For where your treasure is, there will your heart be also...” We give to those whom we love and to that which we love. When we love God and the work of God, we find great joy in giving back to God a portion of what He has given to us.

The mark of commitment is seen in a person’s priorities -- the things he or she puts first in life. God wants first place in our lives (Matthew 6:33). When God occupies first place in our lives, then our giving priorities will be correct.

Look through this booklet. In addition to the Stewardship Commitment card, you will find a place where you can make a personal commitment to God for the stewardship of your testimony, your time, your talents and your treasure. When you record in those pages is entirely between you and God. Ask God what He would have YOU to do in each of those areas and then determine with His help to do it.

Our Stewardship speaker this year is Rev. Ed Sears, pastor of the Grace Baptist Temple in Winston-Salem, N.C. I think your heart will be blessed as you listen to what God has to say to you through him.

Thank you for your generosity and for allowing me to be your pastor. I trust God’s richest blessings will be yours during the coming year.

Your Servant in Christ,

Pastor Roger N. McNamara
Stewardship of Testimony

God loves me! He provided salvation for me through Jesus Christ (John 3:16). He purchased me with the blood of His precious son. He brought me under the sound of the gospel and saved me. I could have been lost forever without Christ and without hope. . . . "BUT GOD. . . ." (Ephesians 2:4-5).

God now owns me! I am His and He is mine. He has given me dignity as the temple or dwelling place of His Holy Spirit (1 Corinthians 6:19-20). He has made me a custodian of His Word and has given me the responsibility of being a witness for Him (Acts 1:8). I am to tell others what I have seen, heard, and experienced in my relationship with Him.

I am to be a salt spreader (Matthew 5:13). I am to be a preserving influence against the decadence of this world. I am to add the flavor of godliness to a world which is increasingly turning its back on God.

I am to be a light reflector (Matthew 5:14). I am to reflect the light of the Son of Righteousness (Malachi 4:2). My life and my language are to indicate the message that God truly does matter in my life.

I am to be a fruit bearer (John 15). My lifestyle is to be characterized as "abiding in Him." As I rely on Him for guidance and strength, I will be a fruit-bearing branch for Him.

I am to be a seed sower (Psalm 126:6). I am faithfully sowing the seed of the Word of God by sharing His Word with others and by telling them what He has done and is doing in my life. I understand that I CAN share my testimony with others as I rely upon God for strength.

I am to be a duplicator (2 Timothy 2:2). I am committed to study God’s Word and become a disciple who is capable of discipling others (Matthew 28:19-20).

Recognizing that I belong to God and that He owns me, I covenant with God that during the coming year . . .

____ I will with God’s help endeavor to share my testimony with people I know and will seek to win at least one other soul to Christ.

____ I will with God’s help seek to duplicate myself in the church by influencing at least one other person to invite others to worship with our church.

Date: ____________________  Signed: ____________________

Stewardship of Talent

I am a unique individual designed by God. Who has a plan for my life. There is no one else like me. Furthermore, my God-given task is unique. I am not to compare myself to others (Ecclesiastes 12:12). I am not expected to fill anyone else’s shoes.

I will consider my position in the church and will not pursue positions that are inferior to mine.

I am an indwelt person. When I received eternal life by trusting Christ as my personal Savior, I also received the Holy Spirit who came to live permanently within me for the purpose of bringing glory to Christ (John 14:16, 15:14). He is my constant companion and co-worker.

I am a talented person. God has given me natural abilities and great potential that may be fully realized only when submitted to the influence and development of the indwelling Holy Spirit.

I am a gifted person. In addition to the gift of the Holy Spirit Who indwells me (1 Corinthians 6:19-20), I have also received one or more special gifts from God (1 Corinthians 12:7, 11) which are designed to enable me to minister effectively within the local Body of Christ (the church). I realize I am responsible to discover, develop and deploy my gifts in ministry to meet the needs of other members of Christ’s Body and thus promote its health and welfare.

I am a blessed person. The Lord has directed me to a church that honors the Word of God. My pastor loves his flock and wants to help me grow spiritually. He is God’s gift to us (Ephesians 4:11) and will equip me to exercise my gifts and talents in service to Christ.

Therefore, I will support my church through my active participation in and cooperation with its programs and ministries.

____ I will seek to develop and deploy my spiritual gifts in ministry to others.

____ I will make myself available for "equipping" (training) in those areas of my gifting.

____ I will volunteer to help in those areas where workers are lacking and do my best for Christ.

Date: ____________________  Signed: ____________________
**Stewardship of Time**

I understand the Bible teaches that God created time. It belongs to Him. My time is under His control (Psalm 31:15). Valuing time is a mark of spiritual maturity. It is a precious commodity whose quantity is determined by God, and whose quality depends largely upon the choices I make.

The Bible challenges me to “redeem the time for God’s glory by finishing my life after the wisdom of the Word of God and not after the wisdom of this age” (Ephesians 5:15). This means that I must dedicate myself to proper time management by keeping God as the center of my life (Colossians 3:5). Since time belongs to God, I cannot use it out of the way I use my money. My leisure time should refresh me so that I can fulfill God’s intended purposes in my life.

This means I must impose God-honoring priorities upon my time. I must evaluate how I use each day and accept the changes the Holy Spirit prompts me to make through His Word and prayer. I will seek to eliminate those things that waste my time and keep me from my God-honoring priorities.

Every day of a Christian’s life belongs to God, but He has instructed us to set aside one day a week to meet with Him and other believers in corporate worship and service. Throughout the New Testament era Sunday has been recognized as the “Lord’s Day” for celebrating the resurrection of Christ and for biblical instruction.

---

I will arrange my time so that there is a Christ-honoring balance between my work and my family.

I will set aside time to meet with God daily in prayer and Bible reading.

I will honor God by meeting for corporate worship with my church family on a regular basis.

I will set aside time to share Christ with those who do not know Him.

**Date:** ___________________  
**Signature:** ___________________

---

**Stewardship of Treasure**

I understand that the Bible teaches God’s plan for financing His work calls for regular, generous and cheerful giving on the part of His people (Matthew 6:19-21; 1 Corinthians 16:2). Conformity to this plan is a part of my obedience as a believer. I recognize that my spiritual temperatures can be assessed by my response to God’s instruction concerning giving. While He wants me to keep what belongs to God to be obediently His He recognizes that I must do more than give out of a sense of duty. He has promised that He will not let me outlive Him (Malachi 3:10; Proverbs 3:9; 10; 11:25).

I recognize that God’s plan for my giving is outlined in 1 Corinthians 16:2 and 2 Corinthians 9:7-8 and that it is to be done regularly. I understand that I will be held accountable for giving in the future. I understand that God has directed every believer (including myself) to support His work. Giving is both an act of faith and of obedience.

**Regularly:** “Upon the first day of the week” - My giving as a believer is an act of worship as I offer the sacrifices of prayer and service to Christ each Lord’s Day. He will then meet my needs. (Philippians 4:18)

**Universally:** “Let every one of you” - I cannot afford to wait until I am able. God has directed every believer (including myself) to support His work. Giving is both an act of faith and of obedience.

**Corporately:** “Give by him in store” - The house of God has always been the “warehouse” for the giving of God’s people. It is here I am taught. God is good and it is here that I have a voice in the distribution of the funds received through this ministry for the work of God.

**Proprietary:** “Alio God hath prospered him” - A minimum of one tenth of my income is to be given to God. I can give more, but I ought not to give less.

**Cheerfully:** “God loveth a cheerful giver” - My giving is to be done gladly and with rejoicing because all I have belongs to Him and He has promised to meet my needs.

Recognizing that I and all I have belong to God and that He owns me, I covenant with God that during the coming year…

---

I am going to begin tithe my income to the Lord through my church.

I am going to continue tithe my income to the Lord and am asking God to enlarge my faith so that I may give “gifts and offerings” to Him above and beyond my regular tithe.

**Date:** ___________________  
**Signature:** ___________________
Biblical Principles of Stewardship

1994 Budget

<table>
<thead>
<tr>
<th>Ministry Investment</th>
<th>'93 Budget</th>
<th>'93 Actual</th>
<th>'94 Budget</th>
<th>'94 monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Bible Hour</td>
<td>120.00</td>
<td>388.04</td>
<td>360.00</td>
<td>25.00</td>
</tr>
<tr>
<td>Advertising</td>
<td>900.00</td>
<td>1,231.24</td>
<td>1,800.00</td>
<td>135.00</td>
</tr>
<tr>
<td>Phone Book Advertising</td>
<td>300.00</td>
<td>335.00</td>
<td>400.00</td>
<td>30.00</td>
</tr>
<tr>
<td>Printing</td>
<td>600.00</td>
<td>0.00</td>
<td>305.00</td>
<td>23.00</td>
</tr>
<tr>
<td>Postage</td>
<td>600.00</td>
<td>382.13</td>
<td>500.00</td>
<td>41.67</td>
</tr>
<tr>
<td>Office Supplies</td>
<td>900.00</td>
<td>861.65</td>
<td>900.00</td>
<td>70.00</td>
</tr>
<tr>
<td>Libraries</td>
<td>300.00</td>
<td>416.62</td>
<td>300.00</td>
<td>25.00</td>
</tr>
<tr>
<td>Transport/Entertainment</td>
<td>240.00</td>
<td>512.19</td>
<td>433.00</td>
<td>35.23</td>
</tr>
<tr>
<td>Leadership Training</td>
<td>120.00</td>
<td>158.07</td>
<td>248.00</td>
<td>20.00</td>
</tr>
<tr>
<td>Audio/Video Library</td>
<td>120.00</td>
<td>247.26</td>
<td>248.00</td>
<td>20.00</td>
</tr>
<tr>
<td>subtotals</td>
<td>4,200.00</td>
<td>4,632.30</td>
<td>5,871.00</td>
<td>452.25</td>
</tr>
</tbody>
</table>

Personnel Development

| Transfer/Communications | 300.00 | 693.00 | 508.00 | 25.00 |
| Salary                  | 9,000.00 | 9,000.00 | 9,500.00 | 91.67 |
| Taxes                   | 1,350.00 | 1,350.00 | 1,421.00 | 118.75 |
| HR                      | 1,000.00 | 2,000.00 | 2,000.00 | 166.67 |
| Salaries/Suppliers      | 1,200.00 | 1,400.00 | 1,200.00 | 100.00 |
| Miscellaneous           | 1,100.00 | 2,300.00 | 2,200.00 | 112.00 |
| subtotals                | 11,010.00 | 16,910.00 | 17,421.00 | 1,442.09 |

Property Investment

| Rent                     | 12,000.00 | 10,125.00 | 10,300.00 | 838.33 |
| Telephone                | 900.00    | 779.64    | 900.00    | 75.00  |
| Equipment                | 1,600.00  | 782.11    | 1,200.00  | 100.00 |
| Insurance                | 360.00    | 275.00    | 300.00    | 25.00  |
| Professional Fees        | 400.00    | 0.00      | 100.00    | 8.33   |
| Miscellaneous            | 240.00    | 192.31    | 300.00    | 25.00  |
| subtotals                | 15,700.00 | 12,159.32 | 13,100.00 | 1,001.66 |

Operating Budget         | 35,910.00 | 33,702.62 | 36,000.00 | 3,000.00 |

My Stewardship Commitment

"Moreover, it is required in stewards, that a man be found faithful."

(1 Corinthians 4:2)

Inserted in this page you will find a Stewardship Commitment card on which you can make your financial commitment to Christ and His work in the coming year. Notice that there is no place for you to sign your name nor to identify yourself. This is entirely between you and God.

No one will call you and you will not receive any letters demanding that you fulfill your commitment. We have no way of knowing what you record on this card. A written commitment helps solidify what we have done in our own minds.

These commitment cards will be collected and tallied at the Stewardship Banquet. Normally about 30% of our overall budget is committed in this manner. Thank you for your cooperation and generosity.

Stewardship Commitment Card

Recognizing that everything I possess has come from God and belongs to God, and believing that He will supply my needs during the coming year, I joyfully covenant as His steward to give the following amount regularly to the work of Christ through His church.

Calculate the Approximate Weekly Amount

This card represents a promise between me and God and is not a pledge to the church. I understand that I will not be contacted personally nor by mail should I be unable to fulfill this commitment.

"Honor the LORD with thy substance and with the first fruits of all thine increase. So shall thy barns be filled with plenty."

(Psalm 3:9, 10)
Ministry Statement, Survey, & Covenant

New Life Baptist Church
Any Town
USA
Ministry Statement

We are admonished in Scripture to “let this mind be in you, which was also in Christ Jesus - who took upon himself the form of a SERVANT.” Thus, New Life Baptist Church believes the greatest privilege that can be bestowed upon a Christian is to be involved in ministry by serving others.

The Bible teaches that God has gifted every believer with enabling gifts of his grace and has placed each person in the Body of Christ for the purpose of serving others. Therefore, we believe every member of the church is a minister and should be involved in the work of the ministry.

The Ministry of Believers

1. It is the conviction of this church that believers are designed by God for ministry. God’s call to salvation also includes a call to service which lies at the heart of the Christian life (Matthew 20:28). Every believer is created, saved, called, gifted, authorized, and commanded to serve in some aspect of ministry.

2. God has given all his children spiritual gifts that can be developed and used in ministry (I Corinthians 12:7; I Peter 4:10). Doing so is both a form of worship and an act of good stewardship.

3. Believers discover their spiritual gifts by being involved in ministry rather than discovering their ministry by identifying their gifts (II Timothy 1:6).

4. Just as function follows form, so the way God “S.H.A.P.E.” (Spiritual gifts, Heart, Abilities, Personalities and Experiences) us indicates what he intends for us to do (I Corinthians 12:11,18). The evidence of the right match between your “S.H.A.P.E.” and your ministry is fruitfulness and fulfillment.

The Body of Christ

1. We believe the local church represents the Body of Christ and that God intends for ministry to be performed within the context of the local church (Colossians 1:18). Thus, membership and maturity are prerequisites to ministry (Ephesians 4:12). Membership itself includes a commitment to being involved in ministry through the church.

2. The Holy Spirit provides the Body with the spiritually gifted people needed to do everything he wants done (Ephesians 4:11). Our task is to discover, enlist, train, and support these people in their respective ministries.

3. Ministry in the church is to be based on the gifts God has given (I Corinthians 12:12-28). People move into ministry roles and responsibilities as their gifts become recognized and as they demonstrate their maturity through the faithful exercise of their gifts in ministry.

4. The church is primarily a Body of believers rather than a business, a living organism rather than an organization. As each member exercises his or her gift in ministry, the Body and its component
members grow stronger spiritually, emotionally, physically, and financially. The mobilization of every member as a minister is the key to balanced church growth.

5. The greater good of the whole Body must always take priority over the needs of any single ministry (I Corinthians 12:14-22). There is no place for "turfism" in God's family.

The Equipping of Believers for Ministry

1. God places pastors and other gifted leaders in churches for the purpose of equipping the members for ministry (Ephesians 4:11,12a). The people are to do the work of the ministry while the pastor is to train, teach, instruct, and oversee the people in the work of the ministry. They (the people) are the ministers of the church while the pastor is the administrator of the church.

2. Our objective is to develop a core of lay ministers who are maximizing their unique Spiritual gifts, Heart, Abilities, Personalities and Experiences (S.H.A.P.E.) in a meaningful place of service through our church (Ephesians 4:12).

Ministry Commitment and Accountability

1. Everything rises or falls on commitment. We become what we are committed to. Therefore, we encourage growth in commitment to Christ and his church (Ephesians 4:13). No ministry can exceed the commitment of those leading it.

2. Every leader is a learner (Philippians 3:12-14). Since people learn best by doing, on-the-job training is more important than pre-service training. Nevertheless, regular periods of training will be made available to ministry workers so as to encourage, sharpen, and enhance their effectiveness.

3. We strive for excellence in ministry rather than perfection (I Corinthians 10:31). Excellence is defined simply as doing your best. God deserves nothing less.

4. Creativity and innovation in ministry are valued and encouraged. While mistakes may be made, there are no failures, only experiments that didn't work from which we can learn.

5. Those involved in ministry must have a "servant's heart" and should be accountable to those in authority over them (Matthew 20:26,27; Hebrews 13:17). Because people tend to do what is inspected, rather than what is expected, there will be periodic reviews of all ministries and the performance of those involved.

The Diversity of Ministry

1. It is possible to have unity without uniformity (I Corinthians 12:20). Diversity in ministry illustrates the unique giftedness of individuals. Every member is encouraged to complete the 301 Discipleship class and to get involved in some form of ministry as soon as possible.

2. New ministries may be added when there is a clear and evident need for them, and as God provides the people gifted to lead those ministries. Each ministry must fulfill one or more of the five basic purposes for which our church exists (Matthew 22:27-29; Matthew 28:18-20).
3. All ministries have life cycles through which they pass. Once a ministry has become ineffective, it should be modified, discontinued or replaced.

4. Members’ primary ministry commitment should be in the areas where they are most gifted. Their secondary ministry includes serving in other areas of the Body where they are needed. People are not ready for ministry until they have a “servant’s heart” which is willing to serve where needed.

5. Ministry assignments will normally require a one-year commitment, but people are allowed to change ministries gracefully, and without guilt (Acts 16:6-10).
God has given all believers spiritual gifts and experiences that have “S.H.A.P.E.D.” their lives so as to meet some specific ministry function within the Body of Christ. Thus, we encourage every member of NLBC to be involved in some form of ministry through our church. We want you to find the joy and sense of fulfillment that comes from serving others in whatever way God has equipped you.

To help us do this, please look over the list of ministry opportunities below and check the ones you are most interested in. Our prayer is that you will grow spiritually and find satisfaction as you serve the Lord here at NLBC.

**Worship Ministries**

- ☐ Usher
- ☐ Welcome Center Host/Hostess
- ☐ Media Technician
- ☐ Prayer Ministry
- ☐ Other
- ☐ Worship or Song Leader
- ☐ Pianist/Organist
- ☐ Choir
- ☐ Special Music

**Educational Ministries**

- ☐ Teach Preschoolers/Toddlers
- ☐ Teach Primaries - Grades 1-3
- ☐ Teach Juniors - Grades 4-6
- ☐ Teach Youth - Grades 7-12
- ☐ Children’s Church
- ☐ Teach Adult
- ☐ Youth Ministry
- ☐ Discipleship Ministry
- ☐ Small Group Leader
- ☐ Help in the Nursery
### Administrative Support

- Typing/Word Processing
- PowerPoint/Web Management
- Keep Attendance/Visitor Records
- Help Prepare Bulk Mailings
- Banquet/Refreshment Committee
- Sunshine Committee
- Flower Arrangements

### Outreach Ministries

- First Touch (Visitor Follow Up)
- Community Outreach (visitation)
- Sports Ministries
- Literature Outreach
- Missions
- Biblical Counseling
- Acts of Kindness Ministry
- Shut-in Visitation

### Service Ministries

- Set Up Team
- Tear Down Team
- Parking Lot Attendant
- Clean Church
- Maintenance
- Lawn Service
Realizing that God’s call to salvation also includes a call to service, and that he has “S.H.A.P.E.D” me to fulfill some ministry function within the Body of Christ, I hereby commit myself to . . .

1. Discover my spiritual gift and unique S.H.A.P.E. for ministry, and will serve in the areas that best expresses what God formed me to be.
   . . . By studying what God’s Word says about ministry and spiritual gifts (I Corinthians 12:1).
   . . . By participating in ministry functions to determine my area of giftedness.

2. Prepare for ministry by participating in the training programs of this church.
   . . . By attending the appropriate equipping seminars (Ephesians 4:12).
   . . . By having a teachable spirit that accepts the instruction given to me (II Timothy 2:2).

3. Demonstrate a servant heart by serving in secondary ministries as the Body needs me.
   . . . By joyfully accepting such ministry roles requested of me (I Corinthians 12:18).
   . . . By enthusiastically carrying out my ministry assignments (Colossians 3:23).
   . . . By humbly yielding to those in authority over me (Romans 12:10).

4. Cooperate with the leadership and other ministries of this church and to place the greater good of the whole Body over the needs of my personal ministry.
   . . . By recognizing my ministry is to be for the “common good” of the Body (I Corinthians 12:7)
   . . . By fitting into the ministry philosophy of my church (I Corinthians 12:12).
   . . . By making myself accountable to those who supervise me (Hebrews 13:17).

_______________________________________  Signature

_______________________________________  Date
Sample
Quarterly Individual Giving Letter

Dear ____________________________,

God has been blessing our church so wonderfully in these past few months, and you have played an important part through your faithfulness and through your giving. We are deeply thankful for your generosity. Below is a copy of your giving throughout the year to date.

1st quarter giving – $780.00
2nd quarter giving – $650.00
3rd quarter giving – $585.00
4th quarter giving – $715.00

1st Week - 65.00
2nd Week - 65.00
3rd Week - 0.00
4th Week - 130.00
5th Week - 65.00
6th Week - 65.00
7th Week - 65.00
8th Week - 65.00
9th Week - 65.00
10th Week - 0.00
11th Week - 65.00
12th Week - 65.00
13th Week - 65.00

Your total annual giving to our church to date comes to $2,730.00.

Thank you for your generosity and for your gifts to this ministry. May God’s richest blessing be yours in the coming months.

Signed ________________________________

Church Treasurer
7 Ibid., p. 2.
10 As defined online at: www.businessdictionary.com/definition/management.html
13 Nancy Cook, *Negotiating a Credit Card Crisis* (Newsweek Magazine August 20, 2009, article available online at: www.newsweek.com/id/212818)
14 It Facts report available online at: www.itfacts.biz/average-us-household-credit-card-debt-is-8565/10912
16 *Redeeming the Time*, (stewardship devotional guide form Faith Baptist Church, Lafayette, IN)
17 *The Y-B-H Handbook of Church Planting*, p. 393, 394.