

FUNDAMENTALS OF THE FAITHFUL STEWARD

Grace Community Church

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Appendices

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Biblical Worldview of the Faithful Steward

Biblical Steward's Five Uses of Money

1. Earn - the acquisition of money through work.
2. Live - the use of money to meet daily expenses.
3. Give - the use of money to give to the church, various ministries, and to meet the needs of others.
4. Owe - the use of money to back back debt owed to a lender.
5. Grow - the use of money to save and invest in order to meet short and long term goals.

IV. Giving as a Faithful Steward

“Each one *must do* just as he has
purposed in his heart, not grudgingly or
under compulsion, for **God loves a
cheerful giver.**”

2 Corinthians 9:7

A. Spiritual Trans: Heart of Indifference —> Love

1. The Heart of Indifference

- a) The heart of *indifference* *may or may not give* to others. The following *characteristics* may indicate a heart of indifference, if any giving does take place:
 - (1) The giver was taught that *all Christians must give 10%* of their income to the church, i.e. a *tithe*.
 - (2) The giver gives *only money*, never giving themselves to others.
 - (3) The giver gives *no thought* of how or why money given will be used.
 - (4) The giver gives in order to obtain a *deduction for tax purposes*.

A. Spiritual Trans: Heart of Indifference —> Love

1. The Heart of Indifference

(5) The giver experiences **no joy** in giving.

(6) The giver gives **stingily**, not generously or sacrificially.

(7) The giver gives **not from a heart of worship**, but rather out of **duty** or to **appear** generous.

(8) The giver's heart is **not aligned with God's heart** of compassion.

(9) The giver wants to leave a **legacy of admiration for self** after death.

(10) The giver has **never been taught** the principles of generous giving.

A. Spiritual Trans: Heart of Indifference —> Love

1. The Heart of Indifference

- b) The heart of indifference has no real love or compassion for those in need. The heart of indifference is cold toward fellow man.
- c) The heart of indifference cares not for the eternal souls of the lost.

A. Spiritual Trans: Heart of Indifference —> Love

2. The Heart of Love

a) The heart of **indifference** is **misaligned**, having no compassion or love for the things that God loves. The heart of God is **loving and compassionate** towards the following:

(1) The **downtrodden**, i.e. the needy, afflicted, and helpless, i.e. those who are **powerless** and **without a voice**, including the **widow**, the **orphan**, and the **alien**.

Deut 10:18-19 ¹⁸ *“He executes justice for the orphan and the widow, and shows His love for the alien by giving him food and clothing. ¹⁹ “So show your love for the alien, for you were aliens in the land of Egypt.”*

A. Spiritual Trans: Heart of Indifference —> Love

2. The Heart of Love

Ps 9:18, “For the *needy* will not always be forgotten, Nor the hope of the *afflicted* perish forever.”

Ps 72:12–14 ¹² “For he will *deliver the needy* when he cries for help, The *afflicted* also, and him who has *no helper*. ¹³ He will have *compassion* on the poor and needy, And the lives of the needy he will *save*. ¹⁴ He will *rescue* their life from oppression and violence, And their blood will be *precious* in his sight;”

A. Spiritual Trans: Heart of Indifference —> Love

2. The Heart of Love

a) The heart of **indifference** is **misaligned**, having no compassion or love for the things that God loves. The heart of God is **loving and compassionate** towards the following:

(2) The **lost**, i.e. those in need of eternal salvation.

Matt 18:11-14 ¹¹ *“For the Son of Man has come to save that which was **lost**.* ¹² *“What do you think? If any man has a hundred sheep, and one of them has gone astray, does he not leave the ninety-nine on the mountains and go and search for the one that is straying? ¹³ *“If it turns out that he finds it, truly I say to you, he rejoices over it more than over the ninety-nine which have not gone astray. ¹⁴ “So it is not the will of your Father who is in heaven that one of these little ones perish.”**

A. Spiritual Trans: Heart of Indifference —> Love

2. The Heart of Love

1 Tim 2:3-6 ³ *“This is good and acceptable in the sight of God our Savior, ⁴ who desires all men to be saved and to come to the knowledge of the truth. ⁵ For there is one God, and one mediator also between God and men, the man Christ Jesus, ⁶ who gave Himself as a ransom for all, the testimony given at the proper time.”*

A. Spiritual Trans: Heart of Indifference —> Love

2. The Heart of Love

- a) The heart of **indifference** is **misaligned**, having no compassion or love for the things that God loves. **The heart of God is loving and compassionate towards the following:**
 - (3) The **found**, i.e. those in need of **spiritual oversight, teaching, and growth** in their walk with the Lord. Members of **the body of Christ**, i.e. **His church**, as well as those who lead it, **His under-shepherds**.

A. Spiritual Trans: Heart of Indifference —> Love

2. The Heart of Love

Matt 28:18–20 ¹⁸ “And Jesus came up and spoke to them, saying, “All authority has been given to Me in heaven and on earth. ¹⁹ “Go therefore and *make disciples* of all the nations, *baptizing them* in the name of the Father and the Son and the Holy Spirit, ²⁰ *teaching them to observe all that I commanded you*; and lo, I am with you always, even to the end of the age.”

1 Tim 5:17–18 ¹⁷ “*The elders who rule well are to be considered worthy of double honor*, especially those who *work hard at preaching and teaching*. ¹⁸ For the Scripture says, “You shall not muzzle the ox while he is threshing,” and “The laborer is worthy of his wages.”

A. Spiritual Trans: Heart of Indifference —> Love

2. The Heart of Love

b) The heart of love is shaped by caring for and being generous towards the things that God cares about with an eternal perspective in mind.

(1) Cortines and Baumer write, “We shouldn’t give to things because we care about them deeply. Rather, we should give to things because **God** cares about them deeply. Giving often starts as an obedient step of faith before it blossoms into joyful love over time.”

(2) Therefore, believers must develop a heart for those in need by placing their treasure into objects of God’s compassion and care, i.e. an investment into eternity. Jesus stated clearly in Matt 6:21, “*for where your treasure is, there your heart will be also.*”

A. Spiritual Trans: Heart of Indifference —> Love

2. The Heart of Love

*Ps 41:1, “How **blessed** is he who **considers the helpless**; The Lord will deliver him in a day of trouble.”*

*James 1:27, “**Pure and undefiled religion** in the sight of our God and Father is this: **to visit orphans and widows in their distress**, and to keep oneself unstained by the world.”*

*1 Tim 6:17-19 ¹⁷ “Instruct those who are **rich** in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. ¹⁸ Instruct them to **do good**, to be **rich in good works**, to be **generous** and **ready to share**, ¹⁹ storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.”*

B. Giving's Relationship to Stewardship

1. As defined in this material, stewardship has to do more with how you handle what you *keep*, i.e. what God has given you to manage on His behalf.
 - a) As a result of this understanding, stewardship isn't primarily about *giving*. Stewardship is primarily about *managing what you keep*.
 - b) As a *manager*, you are to *give away* what belongs to the Lord already through *sacrificial giving* and allow Him to bless that giving. What remains is the amount *you* manage, i.e. as His steward.

B. Giving's Relationship to Stewardship

2. Giving, therefore, is a *precursor* to the practice of **stewardship**. Yet, one must first possess a **stewardship mentality** because it serves as the **foundation for giving**. In other words, everything that the Lord gives belongs to Him. When I *give*, I am giving a portion of what He has given to me. When I *keep*, I am now managing the portion that *remains* of what He has already given.

C. Biblical Principles of Giving

1. The Principle of Reaping and Sowing

What a man sows in this life, he will also reap. A generous man will be blessed while a greedy man will be cursed:

- a) 2 Cor 9:6, *“Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.”*
- b) Prov 11:24-25, *“There is one who scatters, and yet increases all the more, And there is one who withholds what is justly due, and yet it results only in want. The generous man will be prosperous, And he who waters will himself be watered.”*
- c) Prov 19:17, *“One who is gracious to a poor man lends to the Lord, And He will repay him for his good deed.”*

C. Biblical Principles of Giving

1. The Principle of Reaping and Sowing

- d) Luke 6:38, *“Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return.”*
- e) Gal 6:6-10, *“The one who is taught the word is to share all good things with the one who teaches him. Do not be deceived, God is not mocked; for whatever a man sows, this he will also reap. For the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life. Let us not lose heart in doing good, for in due time we will reap if we do not grow weary. So then, while we have opportunity, let us do good to all people, and especially to those who are of the household of the faith.”*

C. Biblical Principles of Giving

2. The Principle of Greediness vs. Generosity

The **greedy man** *loves money and uses people*, but the **generous steward** *loves people and uses money*.

a) Foolishness of the **Rich Man** (Luke 12:16-21)

(1) This man was a **shrewd business man**. Building bigger barns wasn't wrong. Enjoying the fruit of his labor wasn't wrong.

(2) What was his **fatal flaw**? He failed to consider God in all of his business dealings. He lived like an **atheist** and was **greedy**. He had **placed his heart in his treasure of wealth** and **paid the ultimate price** for doing so.

C. Biblical Principles of Giving

2. The Principle of Greediness vs. Generosity

Luke 12:20-21 , *“But God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared?’ So is the man who stores up treasure for himself, and is not rich toward God.”*

C. Biblical Principles of Giving

2. The Principle of Greediness vs. Generosity

b) Wisdom of the Generous Man

- (1) Luke 12:33-34, *“Sell your possessions and give to charity; make yourselves money belts which do not wear out, an unfailing treasure in heaven, where no thief comes near nor moth destroys. For where your treasure is, there your heart will be also.”*
- (2) Prov 11:24-26, *“There is one who scatters, and yet increases all the more, and there is one who withholds what is justly due, and yet it results only in want. The generous man will be prosperous, and he who waters will himself be watered. He who withholds grain, the people will curse him, but blessing will be on the head of him who sells it.”*

C. Biblical Principles of Giving

2. The Principle of Greediness vs. Generosity

(3) Ps 112:1-10, *“Praise the Lord! How blessed is the man who fears the Lord, who greatly delights in His commandments. His descendants will be mighty on earth; The generation of the upright will be blessed. Wealth and riches are in his house, and his righteousness endures forever. Light arises in the darkness for the upright; He is gracious and compassionate and righteous. It is well with the man who is gracious and lends; He will maintain his cause in judgment. For he will never be shaken; The righteous will be remembered forever. He will not fear evil tidings; His heart is steadfast, trusting in the Lord. His heart is upheld, he will not fear, Until he looks with satisfaction on his adversaries. He has given freely to the poor, His righteousness endures forever; His horn will be exalted in honor. The wicked will see it and be vexed, He will gnash his teeth and melt away; The desire of the wicked will perish.”*

C. Biblical Principles of Giving

3. The Principle of the Temporal vs. the Eternal

a) Foolishness of the Rich Young Ruler (Luke 18:18-27; cf. Matt 19:16-29; Mark 10:17-30)

(1) This young man—who probably served as a ruler in the synagogue—was rich and had an interest in spiritual matters, but simply wanted Jesus to confirm that he already possessed eternal life or provide him with some work that would guarantee him eternal life (v. 18).

(2) Jesus revealed to the man his own self-righteousness through an appeal to the Law, but the man was unable to see clearly his own spiritual condition and how short he had fallen from keeping the Law. He was self-deceived (vv. 19-21).

C. Biblical Principles of Giving

3. The Principle of the Temporal vs. the Eternal

(3) As a result of failing to see the depth of his own sinfulness, Jesus exposed the condition of the man's heart by revealing what he loved the most: his own wealth (vv. 22-25).

“When Jesus heard this, He said to him, ‘One thing you still lack; sell all that you possess and distribute it to the poor, and you shall have treasure in heaven; and come, follow Me.’ But when he had heard these things, he became very sad, for he was extremely rich. And Jesus looked at him and said, ‘How hard it is for those who are wealthy to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.’”

C. Biblical Principles of Giving

3. The Principle of the Temporal vs. the Eternal

- (4) The true spiritual condition of this man was directly tied to his love for what he possessed in this world. *He had a temporal view and lost the opportunity to gain true spiritual riches of an eternal nature.* He was not prepared to become a fully committed disciple of Jesus. His love for his wealth stood between him and eternal life. Tragic!
- (5) Wealth is an easy replacement for God for those who have a temporal view of life and a love for that wealth will keep a man from entering the kingdom because wealth is his god, an idol of the heart.

C. Biblical Principles of Giving

3. The Principle of the Temporal vs. the Eternal

b) Transformation of Zaccheus (Luke 19:1-10)

- (1) Zaccheus was also a rich man, but did not express a self-righteous attitude like the rich young ruler in the previous chapter (vv. 1-2).
- (2) Zaccheus also had a keen interest in seeing Jesus but the Lord was also seeking him out (vv. 3-5).
- (3) Zaccheus, clearly understanding that he was despised by his own people as he had committed grievous sins against them through extortion and tax collection for the Romans, gladly received Jesus (vv. 6-7).

C. Biblical Principles of Giving

3. The Principle of the Temporal vs. the Eternal

(5) But how was his transformation evidenced? By a true expression to part with the wealth that he had accumulated through unethical means. ***His newfound love for Jesus was greater than his previous love for money or his love for sin.*** He desired to give away half of his wealth and to make immediate restitution for the sins he had committed against his own people. His salvation is confirmed by Jesus as the impossible had now been made possible by the love of Christ demonstrated towards a rich man (vv. 9-10). **Only God can save the wealthy!**

“And Jesus said to him, ‘Today salvation has come to this house, because he, too, is a son of Abraham. For the Son of Man has come to seek and to save that which was lost.’”

C. Biblical Principles of Giving

3. The Principle of the Temporal vs. the Eternal

- (6) Love for Jesus had replaced love for wealth in the life of Zaccheus. He no longer served his former master that had kept him in bondage but now served his new Master that had freed him from the sin of greed and love of wealth. And because of this, **he now possessed the eternal life that the rich young ruler had failed to obtain.**

Appendix 2: Giving & Tithing in the Old Testament

gracechurch.org

Sermons tab

Teacher Name: Jon Rehurek

Title: “Giving” (FaithBuilders 10/6/2013)

D. Giving Practices in the New Testament

1. In the Gospels

a) During Christ's life and ministry:

(1) The **Law of Moses** was still in effect, therefore **tithing** was still in effect.

(2) Yet, the **timeless principle of giving freely and generously** to others in the Old Testament was reiterated by Christ:

Luke 6:38, ***"Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return."***

D. Giving Practices in the New Testament

1. In the Gospels

Cf. Deut 15:7-11, *“If there is a poor man with you, one of your brothers, in any of your towns in your land which the Lord your God is giving you, you shall not harden your heart, nor close your hand from your poor brother; but you shall freely open your hand to him, and shall generously lend him sufficient for his need in whatever he lacks. Beware that there is no base thought in your heart, saying, ‘The seventh year, the year of remission, is near,’ and your eye is hostile toward your poor brother, and you give him nothing; then he may cry to the Lord against you, and it will be a sin in you. ‘You shall generously give to him, and your heart shall not be grieved when you give to him, because for this thing the Lord your God will bless you in all your work and in all your undertakings. For the poor will never cease to be in the land; therefore I command you, saying, ‘You shall freely open your hand to your brother, to your needy and poor in your land.’”*

D. Giving Practices in the New Testament

1. In the Gospels

- (3) Although Christ's teaching still falls within the time period of the Mosaic Covenant, He also began to introduce the principles of the kingdom to Israel (which is still future, even in our day).
- (4) Christ's rejection results in the kingdom being providentially postponed as He then introduces the concept of the Church (Matt 16:18; 18:17), an entirely new entity.

D. Giving Practices in the New Testament

2. Acts through Revelation

- a) In Paul's farewell address to the Ephesian elders at Miletus, he quoted some words of Christ about giving that are not found in the Gospels. It is a reminder that voluntary giving to those in need always demonstrates the character of God:

Acts 20:35, "In everything I showed you that by working hard in this manner you must help the weak and remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive.'"

D. Giving Practices in the New Testament

2. Acts through Revelation

- b) Since the Israelite economy no longer existed under the Mosaic Law, all required giving under that Law ceased. **Tithing** is no longer necessary since the Levitical priesthood and their service in the temple has been abolished and, therefore, there is no longer the need to support that ministry.

D. Giving Practices in the New Testament

2. Acts through Revelation

c) Sacrificial and voluntary giving becomes the standard for the churches.

(1) Example of giving by the Macedonian churches:

2 Cor 8:1-5, “Now brethren, we wish to make known to you the grace of God which has been given in the churches of Macedonia, that in a great ordeal of affliction their abundance and joy of their deep poverty overflowed in the wealth of their liberality. For I testify that according to their ability, and beyond their ability, they gave of their own accord, begging us with much urging for the favor of participation in the support of the saints, and this, not as we had expected, but they first gave themselves to the Lord and to us by the will of God...”

D. Giving Practices in the New Testament

2. Acts through Revelation

- (a) Their generosity overflowed from a heart of *thanksgiving* and *love for* and *devotion to* the Lord.
- (b) They gave *sacrificially* and *willingly*.
 - i) *“according to their ability and beyond their ability”*
 - ii) *“of their own accord”*
- (c) They *begged* for the opportunity to give.
- (d) They viewed giving as a *privilege*.
- (e) They were *deliberate* and *proactive*.

D. Giving Practices in the New Testament

2. Acts through Revelation

(2) Plans for giving by the **Corinthian church**:

2 Cor 9:6-11, *“Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. **Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.** And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed; as it is written, ‘He scattered abroad, he gave to the poor, His righteousness endures forever.’ Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness; you will be **enriched in everything for all liberality**, which through us is **producing thanksgiving to God.**”*

D. Giving Practices in the New Testament

2. Acts through Revelation

- (a) Paul reminded the Corinthians of their *commitment* to collect an offering for the church in Jerusalem.
- (b) Paul reminded them of the principle of *sowing bountifully* in order to *reap bountifully*.

D. Giving Practices in the New Testament

2. Acts through Revelation

(c) Verse 7 serves as a primary text on N.T. Church-age giving:

“Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.”

- i) *Purposefully*, not impulsively.
- ii) *Freely*, not grudgingly or under compulsion.
- iii) *Cheerfully*, not greedily or from stinginess.

D. Giving Practices in the New Testament

2. Acts through Revelation

- (d) Paul also reminded them that God is the supplier of grace in money matters and will make certain that they have everything they need from Him and find *contentment* because of their trust in Him.
- (e) The result will be increasing *thanksgiving* to God.
- (f) They will learn that *they cannot out-give God*. He had already given the greatest gift of all: His Son.

“Thanks be to God for His indescribable gift!” (v. 15)

E. Summary Characteristics of the NT Giver

- 1. Worshipful**
- 2. Cheerful**
- 3. Voluntary**
- 4. Generous**
- 5. Sacrificial**
- 6. Deliberate**
- 7. Purposeful**
- 8. Consistent**
- 9. Future-oriented**

E. Practical Advice on Giving

1. The steward asks, “How much should I *keep*?” not, “How much should I *give*?” **Why? Because it *all* belongs to the Lord.**
2. **Giving must take the highest priority in your budget.** No predetermined percentage is required since **all giving is now voluntary.** You may choose to give a certain percentage of your income, but it is not required.

E. Practical Advice on Giving

3. Giving may be directed to **any number of recipients** (and should *not* be made just to those from whom you will receive the benefit of a tax deduction).
 - (a) Giving should be made to the **church** but giving can also be to **gospel-centered charities** (e.g. relief organizations, mercy ministries, distributors of Christian living resources, etc.).
 - (b) Giving can be made to **colleges, universities, or seminaries** that are focused on educating believers and spreading the gospel around the world in the marketplace.

E. Practical Advice on Giving

3. Giving may be directed to any number of recipients (and should *not* be made just those from whom you will receive the benefit of a tax deduction).
- (c) Giving can be made *to or for the benefit of individuals or families* (e.g. missionaries, seminary families, poor families, single-parent families, etc.).
- (d) Giving can be made *to family members*, e.g. *children and grandchildren*.

E. Practical Advice on Giving

4. As long as you are following these principles and seeking the Lord while also providing for your family, give what you determine to give.
5. Finally, don't just *give* generously, *live* generously!

E. Giving Resources

1. Books on Giving

- a) Alcorn, Randy. *The Treasure Principle*. Colorado Springs, CO: Multnomah Publishers, 2001.
- b) Dayton, Howard. *Your Money Counts: The Biblical Guide to Earning, Spending, Saving, Investing, Giving, and Getting Out of Debt*. Carol Stream, IL: Tyndale House Publishers, 2011.

E. Giving Resources

2. Sermons on Giving

Grace to You. John MacArthur's sermon series from 2 Corinthians 8-9:

“The Biblical View of Money” (parts 1-4)

“A Biblical Model for Giving” (parts 1-4)

“The Poverty that made Us Rich”

“Stewardship with Integrity” (parts 1-4)

“The Path to Prosperity” (parts 1-2)

Sermons can be streamed or downloaded from <https://www.gty.org/>.

Compiled into a book, *Whose Money is it Anyway?*

E. Giving Resources

3. Online Resources for Giving Education & Strategies

- a) Faith & Finance (<https://www.faithfi.com/section/giving>) - numerous articles and podcasts related to giving.
- b) Generous Giving (<https://generousgiving.org/>) - GG hosts online and in-person events to explore the topic of giving at no cost to the participants. One of those events is a Journey in Generosity, which is a gathering of like-minded people for the purpose of maximizing impact and growing closer to God.

E. Giving Resources

3. Online Resources for Giving Education & Strategies

- c) Christian Foundation of America (<https://cfa.charity/>) - CFA is a charitable community foundation serving donors with charitable giving funds, legacy and estate charitable planning services, and funds management.
- d) National Christian Foundation (<https://www.ncfgiving.com/>) - NCF is also a charitable community foundation that provides charitable giving strategies and solutions for the glory of God.

