

OUTLINE – BIBLICAL STEWARDSHIP FOR TODAY

- 1) Biblical Stewardship Overview
- 2) Money – Making Money is Easy, Keeping it is the Hard Part
- 3) Debt – The Good, The Bad, and The Ugly
- 4) Tithing – The New Testament Way**
- 5) Benevolence Giving
- 6) God's Wisdom on Money
- 7) God's Economy
- 8) Prosperity Preaching – Pros & Cons
- 9) Attitude is the Key for God to Bless
- 10) Biblical Investing vs Gambling
- 11) Retirement and Taxes



INTRODUCTION (OT TITHING VS NT TITHING ARE APPLES & ORANGES)

- Let's dream a little...What if all the families in the church were tithers? How much more would come in for God's Kingdom?
 - Would we, as a church, be more spiritual? What would that look like?
- Statistics show that less than 10% of Evangelicals tithe; and that's why average church giving reflects about 3% per family
- Liberty in Christ (grace) should promote greater works than what the Law did, & hence, greater blessings

OLD TESTAMENT TITHING

- Tithes & Offerings were for Israelites only.....[Deut 33:29](#)
- Tithes were meant to support about 10% of the Jewish population – the Levites; and to show their reliance on God.....[Num 18:24; Deut 14:23](#)
- Tithes were on the first fruits (gross) of the land (crops and livestock), and if one withheld their tithe, a 20% penalty would be assessed.....[Lev 27:31](#)
- Tithes were mandatory. Curses were pronounced on the Land if they did not give – and Tithes were not for Temple repair or upkeep[Mal 3:9-11](#)
- A flat tax, 1/2 shekel per person over 20 yrs old, was instituted for temple repairs ([Ex 30:12-16](#)). It was reduced to 1/3 shekel after Babylonian captivity[Neh 10:31](#)
- Jews were commanded to prove God to be true.....[Mal 3:10-12](#)
- God would bless the 6th year with 3 years of food to accommodate for the 6th year, the 7th or Sabbath year, & for the 8th year to replenish – If they Tithed.....[Lev 25:21](#)
- During the 50th year of Jubilee, God would bless with 4 years of food to cover for the 48th year, the 49th year (which was a Sabbath year of rest), the 50th year of Jubilee (a year of rest), and the 51st year to replenish – If they Tithed... [Lev 25:11-12](#)
- God would prevent any nation from coveting their land or warring with them when they brought their Tithes to Jerusalem 3x a year[Ex 34:24](#)
- OT Tithes only supported the Ministers, not the Ministry (buildings and outreach)
- No other nation has ever been under such a Land covenant

OT OFFERINGS WERE TO MAKE GOD'S PEOPLE RELIANT ON HIM

<p>Offering Types:</p> <ul style="list-style-type: none"> • Burnt • Drink • Free • Free will • Heave (Priestly Tithe) • Jealousy • Meat • Memorial • Peace/Thanksgiving • Sin • Trespass • Voluntary • Wave • Willing 	<p>Offerings were:</p> <ul style="list-style-type: none"> • Money • Animals (oxen, sheep, dove, etc.) • Field Products (corn, wine, etc.) • Handy-works (Brass, Silver, etc.) • Human (First Born > Levites > Christ) <p>Offerings were to be either:</p> <ul style="list-style-type: none"> • Burnt; • Eaten; • Let Go / Freed; • Thrown out; or • Used for Service <p>Frequency of Offerings</p> <ul style="list-style-type: none"> • From every morning to every third year (for the poor)
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- It is interesting to note in the OT that only land-owners, farmers, and herders were required to Tithe – because the Tithe was tied to the Land of Israel
- City workers were not obligated to Tithe, but they did present other offerings
- ...and Jews in exile did not Tithe, because they were away from the Promised Land
- After an apostate period of time, Hezekiah commanded the people, including city dwellers, to restore their tithes & offerings, BUT only after they first seriously and honestly repented and got right with God.....[2Chron 30-31](#)

NEW TESTAMENT GIVING - A PATTERN TO SUPPORT THE MINISTERS & THE MINISTRY

- NT believers are not commanded, but urged to give in 6 different ways:
 1. **Proportionately** – percentage-based, as God has prospered, let each man decide.....[2Cor 8:12; 2Cor 9:7](#)
 2. **Consistently** – not just once, but continuously & regularly[1Cor 16:2](#)
 3. **Willingly** – without coercion, manipulation[1Tim 6:18](#)
 4. **Cheerfully** – hopeful attitude; this is not lost money.....[2Cor 9:7](#)
 5. **Sacrificially** – true discipleship is costly[2Cor 8:2-3; Heb 13:16](#)
 6. **Generously** – those who give much, reap much[2Cor 9:6](#)
- Giving is greatly encouraged, but no curses are pronounced on the NT believer or on their land; Only blessings to those who give (Exception: Ananias and Sapphira who lied about their giving in [Acts 5:1-11](#)); with enough to do God's will[2Cor 9:8](#)

BUT...SHOULD ONE TITHE OR GIVE IF THEY CANNOT PAY THEIR BILLS?

- It becomes a personal decision:
 - If someone cannot provide for life's necessities (food, clothing, shelter) then they fall into the "poor" category, and might need help from others
 - If someone has mismanaged their money (debt or spend-thrift) then they fall into the foolish category

- God does allow for misfortunes (example, Job); and God also allows for people to remain faithful through tough times (e.g., widow w/ 2 mites)

OTHER ASPECTS OF GIVING

- Will one see immediate results when one starts Tithing or Giving Proportionately?
 - God's blessings may take time as seeds need time to grow
- Can I test/prove God?
 - When it comes to Giving – YES.....[Mal 3:10; 1Thes 5:21](#)
 - When one wants magical or instantaneous results – NO.....[Mat 4:7](#)
- Is it wrong to Give in order to Receive?
 - That is how God motivates us ("Give, and it shall be given").....[Luke 6:38](#)
- But why does God wait till the last minute to answer my prayers for relief?
 - God eliminates the possibility of subjective coincidence.....cf [Isa 41:17,20](#)
- Can we out give God? YES, in an unbiblical sense when we give for the wrong reasons[1Sam 15:22; Prov 21:3; Mark 7:10-13](#)

IS TITHING PERPETUAL?

- Tithing (aka Proportionate Giving) is found before the Mosaic Law and after it
- **Pre-Mosaic Tithing Occurrences**
 - **Abram** tithed to Melchizedek spoils of war[Gen 14:18-20; Heb 7:2-9](#)
 - **Jacob** was willing to Tithe to God whatever God gave to him when God's promise of restoration was fulfilled[Gen 28:20-22](#)
 - Both incidences were not tied to any land; and Abram's Tithe was not in produce or livestock, but in war booty; They were one-time occurrences; Abram's tithe went to a man and Jacob's tithe presumably went up in smoke, being livestock or produce; It is hard, then, to postulate an indisputable 10% principle from this.
- **Post-Mosaic Occurrences** (These NT tithing references relate to Israel only)
 - Gospels:.....[Mat 23:23; Luke 11:42; Luke 18:12](#)
 - Epistles:.....[Hebrews 7:5,6,8,9](#)
- Most churches that teach tithing use [Mat 23:23](#) to justify NT tithing ("For you [Scribes & Pharisees] tithe mint and dill and cummin, and have neglected the weightier provisions of the law: justice and mercy and faithfulness; but these are the things you should have done without neglecting the [tithe]"). BUT Jesus was addressing the Jews while they were in their Land, which was very appropriate.
 - For us NT Christians, like the Jews of the OT, we should not neglect our giving, but we cannot, in good conscience based on the whole counsel of God, say 10% is the rightful or minimal or the only amount to give
- New Testament Tithing (aka: proportionate, consistent, generous, willful, cheerful & sacrificial giving) will always reap rewards for the believer – but they may not be what is desired, or received when wanted, or even received in this life time (cf. the widow w/ 2 mites in [Mark 12:42-44](#) and the godly, but destitute, widows of [1Timothy 5:5](#) who had to trust in God and pray night and day for financial relief)

IS IT EVER APPROPRIATE TO WITHHOLD FINANCIAL SUPPORT FROM THE CHURCH?

- Only if the Church is wicked. See [2Kings 4:22](#), where a man brought his first fruits to Elisha instead of taking it to his place of worship. Recall that Elisha prophesied in the apostate Northern Kingdom where idolatry and prostitution were part of their worship experience ([2Kings 23:7](#) – there were male cult prostitutes in God's House)
- The religious leaders of Jesus' day were considered vipers & hypocrites, but Jesus praised the widow who gave 100% to the coffers of her worship center
- And some of the churches in Revelations 2-3 were noted for severe problems such as being dead (Sardis); lacking love (Ephesus), holding to false doctrines (Pergamum); tolerating immorality (Thyatira), and having plenty of wealth but no zeal (Laodicea); – Yet, Christ acknowledged them as His Church, & He applauded the true believers who were in them for hanging tough and remaining faithful.
- So, NO, it is not appropriate to withhold or even diminish your support because of less than desirable circumstances, unless the church is totally wicked, as noted

CONCLUSION / APPLICATIONS / BENEFITS

- We may no longer have a tithing mandate, but, not to give proportionately, whether it would be 3%, 10% or whatever, would incur a loss of blessings
 - We need God's blessings in our life more than we need our money
 - The one aspect about OT tithing that is transferable to the NT is reliance on God
- **Illustration.** If the Seat Belt law was repealed, would you encourage your children to stop wearing their seat belts and ignore the positive side effects of adhering to such a good practice?
 - Same thing with Tithing. We may be free from the OT Law of Tithing, but we can still benefit from the perpetual, God-ordained "side effects" of proportionate, consistent, willful, cheerful, generous, and sacrificial giving
- **Final Note.** One does not get closer to God by making a commitment to Tithe or to Give Proportionately. A commitment to Give Proportionately is an indication one HAS gotten closer to God[2 Chron 31:1-7; Ps 50:23; Acts 10](#)
 - So we do not need to stress giving as much as we need to emphasize spiritual growth. Giving is a by-product of our growing faith[Heb 11:6](#)

NEXT WEEK: BENEVOLENCE GIVING – HOW, WHEN, WHERE, WHY, AND TO WHOM

