

WHAT CHRISTIANS SHOULD KNOW (#WCSK), PART VII: GRACE AND STEWARDSHIP

All Scriptures will be taken from The New American Standard Bible (NASB). Biblical references are examples and are in no way exhaustive. Also, the series What Christians Should Know is not a complete reference but is meant to provide basic beliefs, principles, and doctrines in the Christian faith. All of the lessons are best used as a general guide as you engage in your own Bible study.

“But as for you, speak the things which are fitting for sound doctrine” (Titus 2:1).

I. Grace

In *On the Grace of God*, Justin Holcomb writes, “‘Grace’ is the most important concept in the Bible, in Christianity, and in the world. It is most clearly expressed in the promise of God revealed in Scripture and embodied in Jesus Christ. The deepest message of the ministry of Jesus and of the entire Bible is the grace of God to sinners and sufferers.”¹

What Christians should know is that grace simply refers to the unmerited favor that God grants to us all.

As sinners, we deserve nothing, are unworthy of THE LORD’S favor, are unrighteous by our own works, and have proven ourselves unfit to receive the unconditional love of God. Yet, in spite of all of this, God freely reaches down and picks us up—even those who spite Him. Isaiah 55:7 says,

“Let the wicked forsake his way
And the unrighteous man his thoughts;
And let him return to the LORD,
And He will have compassion on him,
And to our God,
For He will abundantly pardon.”

By our own warrant, humankind deserves only judgment, but God executes mercy and does not consider merit. Therefore, grace not only entails getting what you *don’t* merit, it also entails *not* receiving what you *do* merit. Non-believers often chastise God by pointing to all the evil in the world, and therefore say, “God is unjust, cruel and mean.” What they often neglect to realize is that it is *only* by God’s gracious favor that He does not unleash the wrath that we rightfully deserve because of sin. Matthew 5:45 says that God “causes His sun to rise on the evil and the good and sends rain on the righteous and

¹ Justin S. Holcomb, *On the Grace of God* (Wheaton, IL: Crossway, 2013), 11.

the unrighteous.” In fact, God is patient and waits for people to repent, because He derives no joy in seeing people perish.² Thankfully for us, mercy triumphs over judgment.³ (Mercy *does not*, however, negate or eliminate judgment). If God were not so tremendously gracious, then existence would be impossible due to the utter depravity and destructiveness of sin.⁴ If God were not so tremendously gracious, then anytime anyone mocks God or dehumanizes another person, judgment would be immediate and swift.

For the sake of simplicity in this lesson, I will refer to grace in a general sense, but it will become clear to any diligent student of doctrine that theologians and Bible scholars have delineated many different “types” of grace that typically refer to *the audience* and *the effects* of the grace. Here, I am more concerned with the principle of grace itself as opposed to its application to specific cohorts in specific scenarios. God is unchanging and thus consistently gracious in and of Himself, yet that grace is manifested to us in different ways. God is gracious to everyone in order to redeem those who will be saved,⁵ to reveal His kindness and compassion,⁶ and to reveal His justice.⁷ Romans 2:5 and 3:19 say that on the final Day of Judgment, God will basically show everyone how ungracious they have been and reveal how gracious He has been *in spite of* their unfaithfulness. As a result, “every mouth may be closed and all the world may become accountable to God.”

Psalm 145:8-9 says, “The LORD is gracious and merciful; Slow to anger and great in lovingkindness. The LORD is good to all, And His mercies are over all His works.” Hence, THE LORD is not gracious to *some* people but to *all* people, even to those who reject Him. Because they deny Him, many people will voluntarily refuse the invitation by grace to have faith, trust in Jesus, repent, be regenerated, become sanctified, and ultimately live eternally with God—all results that would happen *if* they accepted the same grace that saves everyone else.

The apostle Paul described the gospel as “the gospel of the grace of God.”⁸ He also described God’s grace as abundant,⁹ sufficient,¹⁰ and rich.¹¹ The theologian John Calvin called grace “gratuitous,” referring to a gift that is sovereign, unearned, uncalled for, lacking good reason, and done free of charge. Calvin says, “We make the foundation of faith the gratuitous promise, because in it faith properly consists ... Faith begins with the

² II Peter 3:9

³ James 2:13

⁴ For a full discussion of sin and its consequences, please refer to [WCSK Part IV: Creation and Sin](#).

⁵ II Peter 3:9-10

⁶ Ezekiel 33:11; I Timothy 2:4

⁷ Romans 2:5, 3:19

⁸ Acts 20:24

⁹ Romans 5:15, 17, 20; II Corinthians 9:8; I Timothy 1:14

¹⁰ II Corinthians 12:9

¹¹ II Corinthians 9:14; Ephesians 1:7, 2:7

promise, rests in it, and ends in it.”¹² Of course, the gratuitous promise is Jesus Christ, the ultimate expression of the grace of God.¹³

Grace flows from God to us. That current is never reversed. When a person says, “I’m a nobody,” grace says, “You’re a somebody.” When a person says, “I’m worthless,” grace says, “You’re a child of God.” When a person says, “I have nothing,” God’s grace says, “Here, have some more.” When a person says, “I am too broken to amount to anything. There is no hope,” God says, “Out of nothing I made everything.”¹⁴ Now imagine what I can do with you.”

Gratuitous grace equals unconditional love and points directly to the idea that our salvation is a function of God’s grace alone through faith alone.¹⁵ If this were not the case, then we, as sinners, could “earn” God’s favor. Gratuitous grace destroys religious elitism (Pharisaism) or spiritual pride, because no one is “better” or “more special” than anyone else: all have fallen short of God’s glory.¹⁶ In fact, grace represents a paradigm of inversion that uplifts those that are oppressed.¹⁷ Anyone is free to ask for God’s grace at any time,¹⁸ but we are all undeserving and receive grace as a function of nothing that *we* do—only God decides to whom He gives grace.¹⁹ If works did play a role in grace, then it would no longer be grace.²⁰ It is this fact that God can be graceful to those who don’t deserve it that makes the gospel of Jesus Christ so powerful. Without grace, we would all be doomed to one certain fate: death.

The Hebrew word for grace, *hesed*, is frequently used in the Old Testament.²¹ It means “goodness, kindness, and faithfulness.” *Hesed* frees people from bondage,²² is slow to anger and abounds in steadfast love,²³ and is even demonstrated to those who will ultimately reject God;²⁴ hence, *hesed* is not conditional on our response. Grace overflows to all people,²⁵ enables people to therefore trust in God (faith),²⁶ and facilitates

¹² John Calvin, *Institutes of the Christian Religion*, ed. J. T. McNeil, trans. Ford Lewis Battles (Philadelphia: Westminster, 1960), 3.2.24.

¹³ John 1:17, 3:16; Romans 5:6; Revelation 22:21

¹⁴ Genesis 1:1-31

¹⁵ Ephesians 2:8-9. For more on the cardinal doctrine of salvation being by grace alone and through faith alone, please refer to [WCSK Part V: Jesus Christ](#).

¹⁶ Romans 3:20-24

¹⁷ Matthew 9:12, 20:28; Mark 2:17, 10:45; Luke 4:18-19, 5:31, 6:20-26

¹⁸ Psalm 123:3; Isaiah 30:19; Malachi 1:9

¹⁹ Exodus 33:19

²⁰ Romans 11:6

²¹ Especially the Psalms. For example: 25:6, 40:11, 51:1, 69:16, 103:4.

²² Exodus 12

²³ Exodus 34:6-7

²⁴ Mark 4:1-20

²⁵ Luke 3:6; Acts 2:17, 21; Titus 2:11

²⁶ Acts 14:3, 26, 15:40, 18:27, 20:24, 32.

repentance.²⁷ The grace of God works in us so that we receive the gospel and bear fruit,²⁸ and by grace, the Holy Spirit works in us to will and work for God's pleasure.²⁹ Grace allows us to excel in everything,³⁰ forgives iniquity and heals ailments,³¹ permits us to endure hardship,³² justifies us,³³ strengthens our hearts,³⁴ and regenerates us into new people.³⁵ Grace permits favorable environmental conditions,³⁶ blesses those around faithful servants of God,³⁷ intellectually enlightens people,³⁸ and gives everyone a sense of right and wrong in our consciences.³⁹ *Everything* in our Christian walk is dependant on grace: who we are,⁴⁰ what we do,⁴¹ how we act toward others,⁴² how we live,⁴³ what we say,⁴⁴ where we derive our strength,⁴⁵ where we gain our sense of contentment,⁴⁶ and how we respond to the ills of life.⁴⁷

Regeneration (a topic to be discussed further in a future lesson) refers to being made spiritually alive in Christ Jesus. If one is spiritually dead and reject God, that person obviously cannot benefit from the saving grace of God working in your life. In order to be raised and enter into a new life, we all have to be "born again" and raised from spiritual death by Jesus. We are incapable of raising ourselves from the dead, but God can. Hence, without being born again, no one can see God's kingdom.⁴⁸ As an example, I invite everyone to read the passage on Lazarus,⁴⁹ who was raised from the dead by the command of Christ. At the end of the story in John 11:44, it says, "The man who had died came forth, bound hand and foot with wrappings, and his face was wrapped around with a cloth. Jesus said to them, 'Unbind him, and let him go.'" In other words, the man who was "bound" to death was set free to live by the grace and power of Jesus Christ.

²⁷ Acts 5:31, 11:18

²⁸ Colossians 1:6; II Peter 1:3-9

²⁹ Ephesians 2:10; Philippians 2:13

³⁰ II Corinthians 8:7

³¹ Psalm 103:1-22

³² II Corinthians 12:9

³³ Romans 3:24

³⁴ Hebrews 13:9

³⁵ II Corinthians 5:17

³⁶ Acts 14:16-17

³⁷ Genesis 39:5

³⁸ John 1:9

³⁹ Romans 2:14-15

⁴⁰ I Corinthians 15:10

⁴¹ II Corinthians 2:12

⁴² I Peter 4:10

⁴³ Romans 5:17; I Peter 3:7

⁴⁴ Colossians 4:6

⁴⁵ II Timothy 2:1

⁴⁶ II Corinthians 9:8

⁴⁷ I Peter 5:10

⁴⁸ John 3:3

⁴⁹ John 11. See also the resurrection of the widow's son in Luke 7:11-17.

Augustine once said that, “What God’s grace has not freed will not be free.”⁵⁰ Without God’s grace, it is impossible for us to break the chains of bondage. It is simply *because* we are the workmanship of THE LORD and created in Christ Jesus for good works⁵¹ that we ought to walk in the path of the original workman. Our behavior thus originates from our identity, and that identity is rooted not in us but in God. Therefore, “my” life isn’t “my” anything. Justin Holcomb says,

“Before any discussion of what we should *do*, we must understand deeply in our bones who we *are*: the workmanship of God. You are his project. So, you are invited to be who you are. Your life is not your own; it was bought with a price. Live with the gratitude, humility, joy and peace that come from knowing it does not all depend on you. You are loved and accepted in Christ, so you don’t have to focus on what you do or don’t do for God. Now you can focus on what Jesus has done for you, and that will cause you to love God more. Then you can’t help but walk in grace, realizing how costly God’s grace was.”⁵²

Jesus is the ultimate expression of love, and it is He who personifies “grace upon grace.”⁵³ To understand the Bible or the gospel at all, one must first come to the realization that had it not been for the grace of God, nothing would be possible. He continues to act faithfully toward us in spite of the fact that we act faithless toward Him.

What Christians should know is that grace is the one-way street from God to us that makes everything possible.

II. Stewardship

One of the most natural extensions of a discussion about grace is a discussion of stewardship.

What Christians should know is that a *steward* is someone who has the responsibility of managing and looking after someone else’s things.

A person therefore becomes a steward and has an identity solely as a function of the real owner. A steward owns nothing and has no rights to the assets that he or she is managing. One of the earliest examples of stewardship occurs in Genesis 2:15-17 where the text says, “Then the LORD God took the man and put him into the Garden of Eden to cultivate it and keep it. The LORD God commanded the man, saying, ‘From any tree of the garden you may eat freely; but from the tree of the knowledge of good and evil you shall not eat, for in the day that you eat from it you will surely die.’”

⁵⁰ Augustine, *Against the Letters of the Pelagians*, I.iii.6

⁵¹ Ephesians 2:8-10

⁵² Justin S. Holcomb, *On the Grace of God* (Wheaton, IL: Crossway, 2013), 94

⁵³ John 1:16

Because Adam is part of the creation, he received everything he had (e.g., free food, the command to take dominion and to “be fruitful and multiply,”⁵⁴ life in the Garden of Eden, and a wife⁵⁵) exclusively *because* of the Creator, God. In fact, in order to fulfill God’s first command to humankind to “be fruitful and multiply” people *had to look* away from themselves and toward someone else. In Hebrew, the root of the word fruitful, *para*, means to bear fruit. Therefore, in order to be fruitful, the fruit *cannot be consumed* and the seeds must be planted—this necessitates not only future-preference, but also other-preference.

In the same light, looking back to Genesis 2:15-17, the roots of the words cultivate and keep are *abad* and *samar*, respectively. *Abad* by implication means to serve, be a husbandman, or to worship. *Samar* means to hedge about as it pertains to thorns, or to keep, protect, guard, preserve, and to be a watchman. God didn’t require a cultivator or a keeper to be on His payroll, but stewardship was granted nonetheless. A very powerful lesson to be drawn from these few verses is that we are given many gardens (i.e., institutions that have the potential to bring about new life and multiply, such as marriage, jobs, parenting, a calling, and the church) in our lives that require upkeep and maintenance. A proper steward does not adopt the attitude of an hourly employee who waits to clock out when the shift is over. Instead, a steward realizes that many things in the garden require constant maintenance and care, and proper preservation will yield a garden spilling over with life. To “be fruitful and multiply” means the future potential always exceeds the present limitation(s), but in order to achieve that future requires work. This stewardship is a form of worship (*abad*) in recognition of and honoring THE LORD. As any gardener will tell you, cultivating a thriving garden requires diligence, focus, and a persistent dedication to hedge against the thorns (*samar*).

Everything in our existence belongs to God.⁵⁶ In fact, without God, human beings are simply *apar*, or a heap of ashen rubbish.⁵⁷ Everything that we are and everything that we do is therefore a function of Him alone. This is why in John 3:27, John the Baptizer says, “A man can receive nothing unless it has been given him from heaven.”

In a Biblical sense, the Greek word for steward is *oikonomos*, a superintendant (or an overseer) who is entrusted to manage the affairs of a household who is also responsible for dealing out the proper portion to every other servant in the house *and* to the children who are not yet self-sufficient. Hence, Biblical stewardship points away from self-gain and points directly to God, who gives away freely. Stewardship is not selfish; it is very generous. I Peter 4:10 says, “As each one has received a special gift, *employ it in serving one another as good stewards* of the manifold grace of God” (italics mine).

⁵⁴ Genesis 1:28

⁵⁵ Genesis 2:21-23

⁵⁶ I Chronicles 29: 12, 14; Psalm 24:1

⁵⁷ Genesis 2:7

A classic example of stewardship can be seen in Ephesians 4, where the apostle Paul talks about the use of the gifts of the Spirit. It becomes very clear, then, that stewardship has very much to do with how we engage with others, and what our goals should always be. Ephesians 4:1-16 (NIV) says:

“As a prisoner for the Lord, then, I urge you to live a life worthy of the calling you have received. Be completely humble and gentle; be patient, bearing with one another in love. Make every effort to keep the unity of the Spirit through the bond of peace ... But to each one of us grace has been given as Christ apportioned it ... So Christ himself gave the apostles, the prophets, the evangelists, the pastors and teachers, *to equip his people for works of service, so that the body of Christ may be built up until we all reach unity in the faith and in the knowledge of the Son of God and become mature*, attaining to the whole measure of the fullness of Christ. Then we will no longer be infants, tossed back and forth by the waves, and blown here and there by every wind of teaching and by the cunning and craftiness of people in their deceitful scheming. Instead, speaking the truth in love, we will grow to become in every respect the mature body of him who is the head, that is, Christ. From him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work” (italics mine).

Paul is very clear for what purpose Christ gave the gift of grace to prophets, evangelists, pastors, and teachers: to equip others for works of service in order to built up the body of Christ. So, even the gifts that God bestows on some are never to be used for self-gain or self-promotion. Instead, those gifted with a special calling by God are always supposed to use those talents to build up a community of people who are nurtured on sound doctrine, will speak the truth, and do not waver by the deceitful treachery of the world.

Additionally, a discussion about stewardship involves a discussion about money, and roughly speaking, Jesus spoke about money 25 percent of the time in the New Testament.

II Corinthians 9:6-7 points to the fact that we must give with joy, knowing that God gives openly and abundantly out of love: “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.” Stewards strive to work harder to honor God and not for the praise of others,⁵⁸ and they remain righteous and faithful in their wealth and therefore are entrusted with “true riches.”⁵⁹ They are not abusive,⁶⁰ conceited, angry, or selfish.⁶¹ Good stewards also look at all the stuff that’s been given to them and then ask, “How can I bless others

⁵⁸ Proverbs 16:3; Colossians 3:23. Also note that the Proverbs were written by Solomon, the richest man to have ever lived as noted in I Kings 3:13 and II Chronicles 9:22.

⁵⁹ Luke 16:11

⁶⁰ Luke 12:42-46

⁶¹ Titus 1:7-10

with all this stuff?”⁶² Stewardship is about contentment⁶³ not endless want, desire, or consumption.⁶⁴ Stewardship certainly does not covet;⁶⁵ stewards are trustworthy⁶⁶ and never allow the focus on self to overtake the focus on God.⁶⁷ Stewardship is very generous and self-sacrificial, because we are to follow Jesus’s command and treat others with love.⁶⁸

II Corinthians 8:1-15 says,

“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 of joy and 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* ... For you know the grace of our Lord Jesus Christ, that though He was rich, *yet for your sake He became poor*, so that you through His poverty might become rich ... For if the readiness is present, it is acceptable according to what a person has, not according to what he does not have. For this is not for the ease of others and for your affliction, but by way of equality—at this present time *your abundance being a supply for their need, so that their abundance also may become a supply for your need, that there may be equality*; as it is written, “HE WHO gathered MUCH DID NOT HAVE TOO MUCH, AND HE WHO gathered LITTLE HAD NO LACK” (italics mine).

In this model from the New Testament, it becomes very clear that those in the Macedonian churches gave freely and abundantly to their own detriment, and that their giving supplied the needs of those without so that individual success at the expense of others was not desired as something to be grasped. The Greek word *isotes* (verse 14) means likeness in condition or proportion, fairness, or what is equitable.

Many modern economic systems encourage consumption, hoarding, and self-reliance, while the Biblical paradigm encourages sharing, giving, and mutual assistance. Our world is not detestable, but *the pattern* of the world is, and a less than admirable character governs our world.⁶⁹ Romans 12:2 says, “Do not conform to the *pattern* of this world” (italics mine; NIV). This is not an economic commentary, but any society built upon a pattern where “greed is good,” “the market decides winners and losers,” and success is

⁶² Proverbs 13:22; Acts 2:44-45.

⁶³ I Timothy 6:7-8

⁶⁴ Exodus 16:18; Proverbs 21:20

⁶⁵ Exodus 20:17

⁶⁶ I Corinthians 4:1-2

⁶⁷ Haggai 1:1-11

⁶⁸ John 15:12-14

⁶⁹ John 12:31; II Corinthians 4:4

defined by “how much purchasing power you have” clearly runs counter to the Biblical formulation of stewardship. Stewardship is the opposite of economic self-promotion, which is exactly why Christ said, “No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and wealth.”⁷⁰ Jesus also said in Matthew 13:22 that “the seed falling among the thorns refers to someone who hears the word, but the worries of this life and the deceitfulness of wealth choke the word, making it unfruitful” (NIV). Here, wealth is not labeled inherently bad, but it does carry with it a deceitfulness that cuts off the air that the Word needs to breathe in our lives.

What Christians should know is that the prosperity gospel is a fraud.

What Christians should know is that Christ did not die so that you could be rich.

What Christians should know is that if you love money and the world, then you serve a master that is not Jesus Christ.⁷¹

I Timothy 6:9-10 is the anti-prosperity gospel verse: “But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from faith and pierced themselves with many griefs.”

This is not an attack on the wealthy. It is not an attack on success. I Timothy 6:9-10 speaks to those *who want to get rich*, not to affluence itself. I Timothy 6:17-19 does speak to those who are already rich: “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. *Instruct them to do good, to be rich in good works, to be generous and ready to share*, 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” (italics mine). It follows then that the wealthy are actually in a position to do more good works as a function of their blessings. This is therefore not a group to condemn, but a group to encourage.

Hence, the above verses are a polemic on the pursuit of money *as an end itself or the love of money*, which is the root of “all sorts of evil.”⁷² God isn’t concerned so much with *if* you have money. He is concerned with how you use it. He does not tolerate the abuse of power or the oppression of others to secure financial gain.⁷³ God has made it very clear throughout the course of the Bible that He is in favor of blessing His servants, which is demonstrated in the lives of Abraham,⁷⁴ Isaac,⁷⁵ Joseph,⁷⁶ David,⁷⁷ Solomon,⁷⁸ and Job.⁷⁹

⁷⁰ Matthew 6:24. See also Matthew 21:12 and John 2:15.

⁷¹ Matthew 6:24

⁷² I Timothy 6:10

⁷³ Micah 2:1-2; James 5:1-6

⁷⁴ Genesis 13:2

⁷⁵ Genesis 26:12-14

God blessed Solomon so much that he possessed riches greater than all of the kings both before and after him.⁸⁰ When God does give financial blessings, He makes it very clear *why* He does it: “He who steals must steal no longer; but rather he must labor, performing with his own hands what is good *so that he will have something to share with one who has need*” (italics mine).⁸¹ In the parable of the talents in Matthew 25:14-30, Jesus tells the story of a master who goes on a journey and entrusts his servants with different amounts of talents (money). When the master returns, he rewards the servants who received the most *because they made the most of their gift*. In fact, the text says the servant who received the most number of talents “immediately” went into action⁸² upon receiving the gift. The servant who is subsequently called “wicked and lazy”⁸³ did nothing with his gift and buried his talent in the ground for “safekeeping.”⁸⁴ Jesus advises everyone not to store up temporal treasures on earth but eternal treasures in heaven.⁸⁵ Christ was fully aware that where our money goes is where our heart goes. Ultimately, it is always better to give than to receive.⁸⁶

Think of God as a very wealthy investor. He has many resources and isn’t opposed to investing in different ventures, but as a smart investor, He seeks a return on His investment. If He blesses you with a little bit of money, and you blow it all on fruitless nonsense, why would He give you more? Yet, if He knows every time He invests talents in you, you quickly turn that initial sum into an even greater sum, He’ll actually want to keep on investing because you have proven to be a worthwhile investment.

And here’s the very interesting part about stewardship. God does not count how much you give. He counts *what you have left* as the barometer for how much you give. This is why in Matthew 12:41-44 it says, “And [Jesus] sat down opposite the treasury, and began observing how the people were putting money into the treasury; and many rich people were putting in large sums. A poor widow came and put in two small copper coins, which amount to a cent. Calling His disciples to Him, He said to them, “Truly I say to you, *this poor widow put in more than all the contributors to the treasury; for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on*” (italics mine).

⁷⁶ Genesis 39:2

⁷⁷ I Chronicles 29:28

⁷⁸ II Chronicles 9:20-22. Notably, Solomon had so much gold that silver lost value during his kingship.

⁷⁹ Job 1:1-3

⁸⁰ II Chronicles 1:11-12

⁸¹ Ephesians 4:28

⁸² Matthew 25:16

⁸³ Matthew 25:26

⁸⁴ Matthew 25:25

⁸⁵ Matthew 6:19-21

⁸⁶ Acts 20:35

Stewardship is *qualitative*—that is, it describes how you ought to use money and time, approach relationships, and behave in your vocation, just to give a few examples. The simplest way stewardship is *quantified* is tithing. The tithe⁸⁷ is a Biblical principle defined as the giving of the “first fruits,”⁸⁸ or the first ten percent,⁸⁹ of *gross earnings* to THE LORD. Of course, God doesn’t need money, but the gesture is a means to honor God and to show reverence for the One who gave you the money in the first place. When we think about stewardship and tithing, then, we ought not to think that we are giving God our first 10 percent. Instead, God is letting us keep 90 percent of what’s His—a fantastic deal any way you look at it. The apostle Paul refers to giving as a form of sacrifice,⁹⁰ and thus a means of worship of God. Furthermore, God isn’t waiting in Heaven for us to give our money only to spite us. He wants to bless us. Malachi 3:10 says, “‘Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,’ says the LORD of hosts, ‘if I will not open for you the windows of Heaven and pour out for you a blessing until it overflows.’” God rarely ever says, “test Me,” but He invites people to give the tithe so that He may bless them abundantly. To deny God a tithe or to deny God the full tithe equates to robbing THE LORD,⁹¹ and disastrous consequences will result. Of course it goes without saying that if you truly have nothing, then it would be quite impossible to tithe. Hence, in II Corinthians 8:12 it says, “For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have.”

It’s worth mentioning that in the Old Testament, tithing had a very specific numerical value. In the New Testament, we see both in II Corinthians 8:1-15 and Matthew 12:41-44 that people were giving *beyond* ten percent. In the case of the members of the Macedonian churches, it says, “they gave according to their ability, and beyond their ability.” In the poor widow’s case, she gave everything that she had. In both cases, those who tithed had to make lifestyle adjustments in order to accommodate their tithing. For some of us, if we perceive 10 percent as a minimum from which we can then go above and beyond, this would coincide with the descriptions (not prescriptions) of certain instances of tithing in the New Testament.

To elaborate on robbing THE LORD, consider Haggai 1:3-6, where God speaks about the depravity of His house (the Temple) while the people’s houses are well furnished: “Then the word of the LORD came by Haggai the prophet, saying, ‘Is it time for you yourselves to dwell in your paneled houses while this house lies desolate?’ Now therefore, thus says the LORD of hosts, ‘Consider your ways! You have sown much, but harvest little; you eat, but there is not enough to be satisfied; you drink, but there is not enough to become

⁸⁷ Exodus 25:2; Leviticus 27:30-33; Numbers 18:21, 26-28; Deuteronomy 14:22-26; Malachi 3:10

⁸⁸ Genesis 4:3-4; Exodus 23:19, 34:26; Leviticus 23:10-14; Numbers 18:13; Deuteronomy 26:2-4; II Chronicles 31:5; Nehemiah 10:35; Proverbs 3:9-10; Ezekiel 44:30; Romans 11:16

⁸⁹ Genesis 28:20-22; Leviticus 27:32; Hebrews 7:1-2

⁹⁰ Philippians 4:18

⁹¹ Malachi 3:8-9

drunk; you put on clothing, but no one is warm enough; and he who earns, earns wages to put into a purse with holes.” If anyone has ever not fully tithed and felt as if they’re putting wages “into a purse with holes,” then you should pay very close attention to this story.

One of the reasons discussing tithing is so important is because in 21st century America, stewardship faces an uphill battle when it comes to money. The sad reality is that an overwhelming majority of Christians are *not* faithful economic stewards. This is evidenced by the fact that in 2012, research by the [Barna Group](#) revealed that “5% of adults qualify as having tithed—giving 10% or more of their annual income to a church or non-profit organizations.” That means if you put 20 adults in a room, only 1 person gives the proper tithe. Keeping one’s eyes on money keeps the gaze away from God. A house of faith built on a foundation of consumption simply will not stand. There is no inherent evil in money, but it has become very easy for the contemporary American to make wealth an all-powerful idol. But you don’t have to take my word for it. Consider the wealthiest man in Biblical history, Solomon, and what he writes about the folly of riches in Ecclesiastes 5:10-16:

He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity. When good things increase, those who consume them increase. So what is the advantage to their owners except to look on? The sleep of the working man is pleasant, whether he eats little or much; but the full stomach of the rich man does not allow him to sleep. There is a grievous evil which I have seen under the sun: riches being hoarded by their owner to his hurt. When those riches were lost through a bad investment and he had fathered a son, then there was nothing to support him. As he had come naked from his mother’s womb, so will he return as he came. He will take nothing from the fruit of his labor that he can carry in his hand. This also is a grievous evil—exactly as a man is born, thus will he die. So what is the advantage to him who toils for the wind?

The Hebrew word for vanity is *hebel*, a term used repeatedly in the book of Ecclesiastes. It means “emptiness, breath or vapor.” Riches offer no true life—only a formless void. Only Jesus is the one who gives life, and when He blesses you with wealth, He intends for you to bless others with it. God incarnate left heaven, emptied Himself for the sake of humankind, and then left this world with nothing. That’s a timeless example that we should all follow.

Join us in a few weeks for Part VIII: The Church ...

Questions? E-mail us at dlcfchurch@gmail.com. Be sure to put WCSK (yes, all caps) in the subject line. We hope to hear from you.

God Bless.

Dr. C. H. E. Sadaphal

For Further Reading

Justin S. Holcomb, *On the Grace of God* (Wheaton, IL: Crossway, 2013).