LIBERTY THEOLOGICAL SEMINARY

INCREASING FINANCIAL STEWARDSHIP IN THE

CHURCH OF CHRIST

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ABSTRACT

INCREASING FINANCIAL STEWARDSHIP IN THE CHURCH OF CHRIST

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Liberty Theological Seminary, 2007

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God desires for man to make wise stewardship choices that will glorify Him. The purpose of this research paper is to increase financial stewardship in the Church of Christ. The author discusses the Biblical principles pertaining to financial stewardship, the qualifications of financial stewardship, and the dangers of poor stewardship. This dissertation also includes an analysis of a stewardship survey sent to members of the Church of Christ. Over 3,000 members of the Church of Christ completed the survey. The last part of this thesis provides a strategic plan that a church can implement to increase financial stewardship.

Abstract length: 98 words.
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CHAPTER 1
INTRODUCTION

Relevance of the Study

“Stewardship means holding in trust, using and investing that which belongs to someone else. Christian stewardship includes that basic understanding of stewardship, but it is essentially a life of response to God for his goodness and to Jesus Christ for his love.”\(^1\) Stewardship impacts all relationships. It impacts our relationship with God, people, money, things, time, talents and even one’s relationship with self. “People’s most basic need in life is relationship.”\(^2\) One fundamental aspect of a good relationship with God is responding to God with our financial means. Seeking to increase financial stewardship in the Church of Christ is to address the relationship that members have with their blessings. How members relate to their blessings is a direct reflection of their relationship with God. Being good stewards in God’s Kingdom is the driving force that fuels this study. This project will focus primarily on the leadership in the Church of Christ pertaining to congregations, families, and universities that help train future Christian leaders.

The personification of a thriving relationship with God could be defined as stewardship. When one’s relationship with God grows, stewardship plays a key role.

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Without good stewardship, one’s relationship with God will be adversely affected. Being a child of God is the greatest blessing this life has to offer. Through stewardship one displays his or her heart before God. God sees what really matters to a person by observing how one appreciates, maintains, and shares blessings. The Savior said, “For where your treasure is, there your heart will be also.”\(^3\) With that in mind, the success and progress of the work in the Kingdom of God has much to do with the stewardship practices of God’s children. This is not to say that God’s work will not be accomplished without man; rather that God’s work will not be accomplished through individuals who are poor stewards. Therefore, it is vital for the Church of Christ to examine what needs to be done to increase its stewardship.

**Basis for Choice of Topic**

The author has a deep passion to encourage people to use their God-given abilities, time, and possessions for the sole purpose of bringing glory and honor to God. God has offered the opportunity for man to join Him in His everlasting work of offering the greatest solution, the gospel, against the biggest problem mankind has ever faced – sin. God ordained the greatest blessing to be proclaimed through Christians. “Now then, we are ambassadors for Christ, as though God were pleading through us: we implore you on Christ’s behalf, be reconciled to God.”\(^4\) Christians are blessed to have the opportunity to share the good news of Jesus Christ – a message that offers a treasure more valuable than our human minds can comprehend.

\(^3\) Matt. 6:33. NKJV (New King James Version).

\(^4\) 2 Cor. 5:20.
The stewardship issue is a reflection of our appreciation for the greatest blessing of all time. Stewardship, in general, is a very personal topic that touches the foundation of one’s personal relationship with God, as it pertains to one’s purpose, opportunities, and investments. Usually, Christians do not desire to discuss or think about financial stewardship. Due to this attitude, the author desires to use this study as an opportunity to show the need for stronger leadership in the area of stewardship.

**Author Qualifications**

The author’s experience in financial stewardship is quite extensive. Currently, the author is the Director of Annual Giving at Freed-Hardeman University. He has served the university as a professional fundraiser for over seven years and learned that fundraising is not about the money. It is about opportunity! Fundraising for God’s work is literally giving people the opportunity to invest in the eternal work that directly impacts the Kingdom of God. Asking people to give is giving people the opportunity to be good stewards of their blessings. The author has noticed that people who are good stewards love to give. Because of this work experience, he has also observed those who reject the opportunity to give without a good cause are generally bad stewards.

Another point of interest would be the author’s educational background. He received a Master of Ministry degree from Freed-Hardeman University, which is associated with the Church of Christ. However, the educational background is not all Church of Christ; he has a broadened educational experience, as he also received a Master of Divinity from Liberty Baptist Theological Seminary of Liberty University.
The author has an extensive knowledge of the Church of Christ through experience, as he was reared in the Church of Christ. His involvement has been through such venues as preaching, youth ministry, mission trips, Bible camp counselor, Vacation Bible School, and Bible class teacher for all ages. Much mission work, both in the United States and abroad, has been done. Fundraising efforts were made for four mission trips outside the United States. Most of the funds came from generous members of the Church of Christ. Several challenges surfaced during this brief encounter with fundraising. There are many generous Christians, and great works are being accomplished; nevertheless, there is also a great need to increase leadership and teach stewardship.

To further explain the author’s qualifications, he has preached in several churches of Christ across the United States and has held a fulltime pulpit preaching position for the last six years. Throughout the years, the author has seen many responses to lessons delivered on stewardship. Some of the responses were good, but others could have been more positive. He has seen firsthand the need for stronger leadership in the church.

**Statement of the Problem**

To provide this study with direction and purpose, the researcher developed three questions. These three questions represent the driving force behind the literature search, the research, and the testing instruments of the study.

1. What is the basis for increasing financial stewardship?
2. How are members of the Church of Christ utilizing God’s blessings?
3. How can the Church of Christ increase financial stewardship?
Special Terminology

In this research the Church of Christ is non-denominational. This group claims to be identified with the first-century Christians, but, in America, this group is identified with and traced back to the Restoration Movement. This group’s doctrine seeks to follow only New Testament practices; therefore, the Church of Christ does not have a creed of beliefs to accompany the Bible – the Bible alone is used as the sole guide.

Thomas Campbell, in 1807 . . . said, ‘We will speak where the Scriptures speak, and we will remain silent where the Scriptures are silent.’ Others have added along the way that ‘we will call Bible things by Bible names, and we will do Bible things in Bible ways.’ The restorers proposed that if we abolish creeds and confessions of faith, and take the Bible as our only rule of faith and practice, then we should unite with all believers under the individual name Christian and the body of Christians under the corporate name Church of Christ.5

Another point of interest that will impact this study is that this group believes one should give on the first day of each week. The giving is a freewill offering. Giving is important and very private. A set amount is not primarily taught; rather that one should be cheerful in giving to the Lord. There are some preachers in the Church of Christ who proclaim that ten percent should be a standard, and giving should go up from that point. As far as this author knows, this group has not agreed upon a mandatory amount for one to give, nor is one required to give to be a part of this group; it is a voluntary act of worship.

Statement of Limitations

Limitations will impact this study. Those that need to be noted are time and the extent of research available. The time of the study is limited in that this study could be a

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lifetime research project. The research is also limited, because the inquiry could only be complete if surveys could be given to all members of the Church of Christ. A survey invitation will be sent randomly to members of the Church of Christ. If time and complete resources were available, more data could be accumulated to make pertinent cases and stronger recommendations.

Another limitation develops from the attempt to examine only one aspect of the Church of Christ – financial stewardship. This project will solely focus on the Church of Christ in the United States of America, but not necessarily every state as surveys will be sent randomly to email addresses attained. Also, because forwarding the survey will be encouraged, members outside the United States could potentially take the survey.

The research is limited to the doctrine of giving applied to stewardship. The recommendations will be made strictly upon the data produced from the surveys and based upon Biblical principles.

**Theoretical Basis for the Project**

Increasing financial stewardship in the Church of Christ is based upon godly leaders emphasizing a mission and vision for the church. Stewardship requires one to give account of the blessings God has bestowed upon His children. Christians should view money as a tool to bring glory and honor to God. This approach to one’s wealth is radically different from the secular, worldly views. Those who live by the standards of the world equate money as power, success, and happiness. These two views are dramatically at odds with each other. Therefore, the Christian must make the choice to
bring glory to God through honoring Him with possessions. This study will outline the
doctrine of giving in both the Old Testament and the New Testament.

**Statement of Methodology**

The author intends to describe the proposed design for the project. The research
will be taken from books, relevant to the topic, along with articles and surveys to find
current data that will guide the final recommendations as to the steps one can take to
increase financial stewardship.

The first chapter of this project will introduce and outline the need for this study,
author’s background, statement of the problem, statement of limitations, theoretical basis
for the project, statement of methodology, and review of the literature. The second
chapter discusses the principles of financial stewardship. This chapter will include an
intensive look at financial stewardship in both the Old and New Testaments. The third
chapter will explain the qualifications of stewardship. In this chapter the author will
examine the requirements of the giver for God to be glorified by the gift. The fourth
chapter addresses the issue that careless financial stewardship hinders one’s relationship
with God. Also, this chapter will offer advice on the relationship God desires to have
with poor stewards through His grace and forgiveness. The fifth chapter will focus on the
findings of the surveys, along with analyses of the data. The survey will be sent via
email. The sixth chapter will be a strategic plan to increase financial stewardship in the
Church of Christ.
Review of Literature

Material on this topic can be derived from the following fields of study: the Church of Christ, stewardship, giving, leadership, development, philanthropy, personal growth, personal finances, accountability, charities, non-profit organizations, mission, and vision. For the purpose of this study, the author has narrowed the field of literature to use material that accomplishes the sole purpose of moving the Church of Christ to grow in stewardship. Below are reviews of the key books that were used in the development of this project: (1) six authors in the Church of Christ and (2) four general authors.

Church of Christ Authors

Six Church of Christ authors have been chosen to represent the scholarly views, practices, and teachings of the churches of Christ. The first author is V. P. Black. He is a well-known Church of Christ preacher, teacher, and scholar. He has written several works on the subject of stewardship. For this work, four of his writings have been used: Rust As A Witness;\textsuperscript{6} Lord, Teach Us How To Give;\textsuperscript{7} My God and My Money;\textsuperscript{8} and Giving vs. Getting.\textsuperscript{9} All four of these books work together and build upon each other in the teaching of stewardship. The information provided by V. P. Black has been very helpful in the direction that this research has taken. His books provide information on the giving practices, teaching, and guidance of what should be taught and practiced in the area of stewardship.

\textsuperscript{6} V. P. Black, Rust As A Witness (Chickasaw: V. P. Black, 1968).
\textsuperscript{7} V. P. Black, Lord, Teach Us How To Give (Chickasaw: V. P. Black, 1971).
\textsuperscript{8} V. P. Black, My God and My Money (Chickasaw: V. P. Black, 1969).
\textsuperscript{9} V. P. Black, Giving vs. Getting (Chickasaw: V. P. Black, 1976).
The Church of Christ: An Ecclesiology for Today\textsuperscript{10} was written by Everett Ferguson. He is a Church of Christ author. His emphasis is on the doctrine of giving.

Third, This Grace Also\textsuperscript{11} written by Mac Layton was a valuable resource that contributed to the contents found within this study. Layton did an excellent work on why and how one should give, as well as encouraging others to give.

The fourth author, Wendell Winkler, wrote Giving with a Purpose, a Promise, and a Performance\textsuperscript{12}. Winkler’s book encourages generous giving. One should give intentionally, looking to the precious promises of God. This is a good book to aid in understanding giving, as it pertains to every Christian.

Bill E. Smith is the fifth Church of Christ author. Smith wrote As the Stewards of God\textsuperscript{13}, which is a sermon outline book on stewardship. The author gives many good outlines on the subject of stewardship. His lessons are easy to read and to apply.

The sixth book is Living on the Plus Side\textsuperscript{14} by Leroy Brownlow. The author addresses the issues involved with becoming a good steward of one’s finances. Brownlow examines the scriptures as it applies to one’s personal finances. This book outlines the needed steps for one to become financially secure.


\textsuperscript{11} Mac Layton, This Grace Also (Dallas: Christian Publishing, 1964).

\textsuperscript{12} Wendell Winkler, Giving with a Purpose, a Promise, and a Performance (Fort Worth: Winkler publications, 1966).

\textsuperscript{13} Bill E. Smith, As the Stewards of God (Oklahoma City: Helm Publishers, 1972).

\textsuperscript{14} Leroy Brownlow, Living on the Plus Side (Fort Worth: Brownlow Publishing, 1987).
General Authors

There are a plethora of outstanding authors on this subject. For this literature review, the author recommends four books from a broad background of authors that have contributed and have been extremely valuable to this research.

The first book is *Developing a Giving Church*\(^\text{15}\) by Elmer Towns and Stan Toler. Together they present the steps needed to encourage stewardship by teaching God’s Word. A stewardship plan is presented in order to develop and maintain generous giving that glorifies God.

The second book is *How to Increase Giving in Your Church*\(^\text{16}\) by George Barna. This book is research driven, which contributes substance to developing a strategic plan for increasing giving in the church. Also, Barna provides a comprehensive plan to increase giving in any church based upon God’s Word.

Thirdly, *Behind the Stained Glass Windows*\(^\text{17}\) by John and Sylvia Ronsvalle is a broad book discussing interviews drawn from different backgrounds. The focus of the book is to gain information from ministers of different religious groups and to draw conclusions about giving/stewardship. The insights that can be learned from this book are very valuable as one looks at trends and practices taking place today.

The fourth book is *The Grace of Giving*\(^\text{18}\) by Stephen F. Olford. Olford’s approach to giving is from an interesting perspective. He encourages churches and

\(^{15}\) Stan Toler and Elmer Towns, *Developing a Giving Church* (Kansas City: Beacon Hill, 1999).


individuals to look at stewardship by observing the blessings that will come to those who are faithful to the Lord.
CHAPTER TWO

BIBLICAL PRINCIPLES OF FINANCIAL STEWARDSHIP

“The financial principles given throughout God’s Word are not there to see if we’re strong enough to live by them—they’re given because God knows that they are the best for us. God’s principles of finances are not an arbitrary set of rules by which to govern us—they are a loving Father’s wisdom to those who will listen and trust Him.”¹ This chapter will give detailed Biblical principles concerning financial stewardship. First, financial stewardship acknowledges that God owns everything. Second, God is generous to man. Third, God deserves the best from His stewards. God provided examples of tithing and offerings in the Old Testament. In the New Testament, one is taught to give under grace. How much should one give today?

God Owns Everything

Praise Be Given to the Awesome Creator

To begin, financial stewardship acknowledges that God owns everything. “If God owns all things by virtue of creation and if, therefore, we own nothing, it follows that all we ‘possess’ we really hold in trusteeship, as stewards.”² “What we have is a trust from God. There is a difference between ownership and possession. As between man and man, we may claim to own things; but as between man and God, we own nothing. God owns

² Clinard, 17.
all things. We simply use them or possess them temporarily.”3 The Bible teaches, “In the beginning God created the heavens and the earth.”4 God is the owner of those who live on the earth. “The earth is the Lord’s, and all its fullness, the world and those who dwell therein.”5 God is owner of the beasts of this world. “For every beast of the forest is Mine, and the cattle on a thousand hills.”6 God created the people who live on the earth. “But from the beginning of the creation, God ‘made them male and female.’”7 God is the owner of all precious and valuable things, such as money, gold, and silver. “‘The silver is Mine, and the gold is Mine,’ says the Lord of hosts.”8 Everything in this world belongs to God.

For a Christian to develop the proper relationship with God, it is vital to first understand that God is the creator and sustainer of all things. God does not need anything from man. Another critical point, in developing a vibrant relationship with God, is to acknowledge Jesus Christ our Savior as being part of the Godhead that is credited for our creation, along with sustaining our continued existence. “All things were made through Him, and without Him nothing was made that was made.”9 “He is the source and fountain of life, of whatever kind, however expressed.”10 “For by Him all things were created that are in heaven and that are on earth, visible and invisible, whether thrones or dominions or

4 Gen. 1:1.
5 Ps. 24:1.
6 Ps. 50:10.
7 Mark 10:6.
8 Hag. 2:8.
9 John 1:3.
10 J. C. Macaulay, Expository Commentary on John (Chicago: Moody Press, 1941), 16.
principalities or powers. All things were created through Him and for Him. And He is before all things, and in Him all things consist.”\textsuperscript{11} God is in complete control of His creation. Man has been privileged and honored to be able to receive God’s blessings. In Psalm 89:11 recognition was given to God as the owner: “The heavens are Yours, the earth also is Yours; the world and all its fullness, You have founded them”. Knowing that God is the creator, sustainer, and owner should evoke a deep sense of praise to the living God. God deserves man’s utmost praise, just because He is God. “Our own life is borrowed from Him.”\textsuperscript{12} 

God is Generous

\textit{Motivation to Give}

God is generous to man by providing all of our needs. “Every good gift and every perfect gift is from above, and comes down from the Father of lights, with whom there is no variation or shadow of turning.”\textsuperscript{13} God is the perfect giver. His gifts are always good. God is elaborate in His generosity, and His gifts can be broken into three categories: spiritual, temporal, and emotional.

Spiritual Gifts

Spiritual blessings are a gift that God provides through and in Jesus Christ. “Blessed be the God and Father of our Lord Jesus Christ, who has blessed us with every

\textsuperscript{11} Col. 1:16-17.
\textsuperscript{12} Macaulay, 16.
\textsuperscript{13} James 1:17.
spiritual blessing in the heavenly places in Christ.”\textsuperscript{14} The generosity of God is seen in His sacrifice on man’s behalf. God reaches out to man and offers an abundance of wealth on the eternal level. “For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life.”\textsuperscript{15} Because of God’s generosity, man is able to know that God loves and desires a relationship with mankind. On our own accord, man is nothing before God. God does not need man for anything. He simply desires the relationship.

Salvation is the greatest gift that man could receive from God, but God did not stop there. A child of God has the opportunity to foster relationship with God, which results in a greater understanding of the spiritual blessings. When one becomes a child of God, one receives the “gift of the Holy Spirit.”\textsuperscript{16} As one’s faith grows, spiritual blessings become more prominent. This is accomplished by God’s power to transform and work in people. Christians become a “new creation;”\textsuperscript{17} one called to “walk in newness of life.”\textsuperscript{18} God literally places residence in the human body, which is defined as the temple. “For you are the temple of the living God. As God has said: ‘I will dwell in them and walk among them. I will be their God, and they shall be My people.’”\textsuperscript{19}

Growing closer to God, one’s blessings are enriched as one sees what God has done, is doing, and will do for those who love Him. In a short synopsis, our Father in

\begin{itemize}
\item \textsuperscript{14} Eph. 1:3.
\item \textsuperscript{15} John 3:16.
\item \textsuperscript{16} Acts 2:38.
\item \textsuperscript{17} 2 Cor. 5:17.
\item \textsuperscript{18} Rom. 6:4.
\item \textsuperscript{19} 2 Cor. 6:16.
\end{itemize}
Heaven will never leave nor forsake His children; He will always listen to His children; He will always answer His children; He will always love His children; He will always take the time to be with His children; He gives grace and forgiveness to His children; and He desires to spend eternity with His children. He proved it through the cross.

God truly desires that man is rich with eternal riches. He demonstrated His love in the life and death of Christ upon this earth. “For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich.” 20 God is very generous in bestowing spiritual gifts to His children.

Temporal Gifts

“God wants man to prosper.” 21 He gives all good things to man. All good physical blessings come from God. Jesus proclaimed this when he taught the multitude to trust God for their physical needs.

Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they? Which of you by worrying can add one cubit to his stature? So why do you worry about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin; and yet I say to you that even Solomon in all his glory was not arrayed like one of these. Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, will He not much more clothe you, O you of little faith? Therefore do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you. Therefore do not worry.

20 2 Cor. 8:9.
21 Brownlow, 7.
about tomorrow, for tomorrow will worry about its own things. Sufficient for the
day is its own trouble. 22

God wants man to know that He provides all physical needs. In return, God desires man
to place Him first by seeking His kingdom. 23 “Disciples are to seek as their first priority,
not the things they would like to have or even the things they are sure they need, but
God’s kingdom and righteousness.” 24

To continue, God gives physical order through the seasons in order that man may
prosper. “While the earth remains, seedtime and harvest, cold and heat, winter and
summer, and day and night shall not cease.” 25 “God’s assurance that these rhythms will
be maintained is a mark of his continuing providential blessing on the world.” 26 God
prospers the land. “Therefore may God give you of the dew of heaven, of the fatness of
the earth, and plenty of grain and wine.” 27 God made it abundantly clear that He is the
One responsible for the rain, seasons, and produce from the land. “Then I will give you
rain in its season, the land shall yield its produce, and the trees of the field shall yield
their fruit. Your threshing shall last till the time of vintage, and the vintage shall last till
the time of sowing; you shall eat your bread to the full, and dwell in your land safely.” 28

Also, God reminded His people, through the prophet Isaiah, of His power and

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22 Matt. 6:25-34.

23 Matt. 6:33.

161.

25 Gen. 8:22.

191.

27 Gen. 27:28.

28 Lev. 26:4-5.
involvement in the physical life. “Then He will give the rain for your seed with which you sow the ground, and bread of the increase of the earth; it will be fat and plentiful. In that day your cattle will feed in large pastures.” Today, God is the One who continues these same physical blessings.

Also, God desires to bless one with wisdom. Wisdom is also considered a spiritual blessing. However, the gift is given during one’s lifetime; thus, the author has listed it among the physical blessings. One can see that God is the giver of human wisdom in the life of King Solomon. King Solomon experienced the promise and the fulfillment of wisdom, riches and honor. “Wisdom and knowledge are granted to you; and I will give you riches and wealth and honor, such as none of the kings have had who were before you, nor shall any after you have the like.” Today God has promised to provide wisdom to those who ask Him – those whose faith trusts that God will deliver on His promise. “If any of you lacks wisdom, let him ask of God, who gives to all liberally and without reproach, and it will be given to him.” Pertaining to the physical life, God is generous in His gifts to man.

Emotional Gifts

The gifts of God go beyond the spiritual and physical realm, but also into the emotional. One cannot effectively function if one is out of touch emotionally. God offers man a peace that only He can provide. True peace and comfort comes through a proper relationship with the Lord. Apart from God one is not guaranteed emotional stability.

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29 Isa. 30:23.

30 2 Chron. 1:12.

31 James 1:5.
God alone is the only One who can offer true security and peace. “Be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God; and the peace of God, which surpasses all understanding, will guard your hearts and minds through Christ Jesus.”\(^{32}\) Only God can give the peace ‘which surpasses all understanding.’ Emotional health comes from God’s generosity to provide both physical and spiritual gifts.

**God Deserves the Best**

*“Why should we give?”*

God deserves the very best man has to offer. Without the love of God man would not be here, nor would man have anything to enjoy. Since the love that God has for man is so great, man should respond with love and generosity toward God. When one understands what God has done for his/her spiritual, physical, and emotional well being, one will be compelled to live for God. Paul, when he was addressing the Corinthians, said, “For the love of Christ compels us.”\(^{33}\) God’s love is why a person should give. Jesus said, “If you love me you will keep my commandments.”\(^{34}\) Jesus was teaching the love that compels one to give to God. We give not out of obligation or law, but out of genuine love.

Furthermore, one should give generously to God by giving the very best. True love always gives its best. God has been the ultimate example of giving the best on man’s behalf. Jesus Christ was the best. God gave His best for our shortcomings (sins), so that

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\(^{32}\) Phil. 4:6-7.

\(^{33}\) 2 Cor. 5:14.

\(^{34}\) John 14:15.
we could have an eternal relationship with Him. Our giving reflects our love, appreciation, and desire for a relationship with Him.

God ensured that man knew how to honor Him through giving. In the Old Testament He gave us examples of tithing and offerings. The tithe was to be the very best. In the New Testament, the teachings of Christ and the apostles expand this teaching to include not only the tithe, but also to give in reflection of God’s eternal love. This encouraged giving on a deeper and more meaningful level than seen before because the grace of God had been revealed to man.

**Biblical Teachings on Financial Stewardship**

*Praising God with Our Blessings*

“If every man of us is facing inevitable and eternal bankruptcy, except as he invests his life and his treasure in something spiritual: for only spiritual things can abide forever.” Therefore, one should acknowledge the important need to understand and apply the God-given proclamation of Biblical financial stewardship. With that in mind, “There are over 2,300 references to money and possessions in the Word of God.” The first point to be studied is God’s desire for man to prosper. Then, the author will examine giving in the Old and New Testaments: (1) giving before the law, (2) giving under the law, and (3) giving under grace.

God desires for man to prosper. Apostle John said, “Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers” (emphasis mine). This

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35 George W. Brown, *Gems of Thought on Tithing* (Cincinnati: Jennings & Graham, 1911), 23.

36 Toler and Towns, 12.
is important to understand as it relates to stewardship and giving, because God is not pleased with willful poverty. If one chooses a life of poverty, it is an insult to God. His highest creation, for which Christ died, was never intended to live on a level that is not dignified. One may come to this situation by being lazy, wasteful, slothful, or foolish. Benjamin Franklin said, “Poverty often deprives a man of all spirit and virtue; it is hard for an empty bag to stand upright.”38 The Bible expresses, “Give me neither poverty nor riches - feed me with the food allotted to me; lest I be full and deny You, and say, ‘Who is the Lord?’ Or lest I be poor and steal, and profane the name of my God.”39 Willful poverty due to lack of diligence is not the path of good stewardship.

God clearly illustrated in the beginning of creation that God made man to prosper, “Then God said, ‘Let Us make man in Our image, according to Our likeness; let them have dominion over the fish of the sea, over the birds of the air, and over the cattle, over all the earth and over every creeping thing that creeps on the earth.’”40 From the beginning God intended for man to enjoy and control material blessings. God is the One who provided the blessings, and He is the One who said for man to use them. He has given man the stewardship of His creation.

To properly understand God’s teachings on finances, it is fundamental to understand that God desires for people to prosper. God is not against riches, nor is He against one having riches. Prosperity allows the work of God to grow and increase. One

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37 3 John 2.
38 Brownlow, 37.
39 Prov. 30:8-9.
40 Gen. 1:26.
can see how God has used many rich people to accomplish His divine purpose, as illustrated in the following examples from both the Old and New Testaments.

Job was a very godly man, and he became incredibly wealthy twice. The first description of his wealth is found in Job 1:3 where it states, “Also, his possessions were seven thousand sheep, three thousand camels, five hundred yoke of oxen, five hundred female donkeys, and a very large household, so that this man was the greatest of all the people of the East.” The second reference to his wealth is found in Job 42:12 where God records, “Now the Lord blessed the latter days of Job more than his beginning; for he had fourteen thousand sheep, six thousand camels, one thousand yoke of oxen, and one thousand female donkeys.” Secondly, Abraham and Lot had great riches. “Abram was very rich in livestock, in silver, and in gold. . . . Lot also, who went with Abram, had flocks and herds and tents. Now the land was not able to support them, that they might dwell together, for their possessions were so great that they could not dwell together.”

Thirdly, Isaac was extremely rich. “Then Isaac sowed in that land, and reaped in the same year a hundredfold; and the Lord blessed him. The man began to prosper, and continued prospering until he became very prosperous; for he had possessions of flocks and possessions of herds and a great number of servants. So the Philistines envied him.”

Fourth, Jacob said, “I have oxen, donkeys, flocks, and male and female servants; and I have sent to tell my lord, that I may find favor in your sight.”

Fifth, Joseph told his family, “There I will provide for you, lest you and your household, and all that you have,

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41 Job 1:1.
42 Gen. 13:2, 5-6.
43 Gen. 26:12-14.
44 Gen. 32:5.
come to poverty; for there are still five years of famine.”

Sixth, in the book of Ruth, one can read of the riches of Boaz: “There was a relative of Naomi’s husband, a man of great wealth, of the family of Elimelech. His name was Boaz.” These are a few Old Testament examples of wealthy people of God.

The New Testament also records financially blessed people who were faithful to the Lord.

Now when evening had come, there came a rich man from Arimathea, named Joseph, who himself had also become a disciple of Jesus. This man went to Pilate and asked for the body of Jesus. Then Pilate commanded the body to be given to him. When Joseph had taken the body, he wrapped it in a clean linen cloth, and laid it in his new tomb which he had hewn out of the rock; and he rolled a large stone against the door of the tomb, and departed (emphasis mine).

“It is significant that when public opinion turned against Jesus and He was executed, that when other disciples feared and ran, the one who had enough courage and heart to give Jesus a considerate and beautiful burial was a rich man.”

Also, one can read of Zaccheus’ riches in Luke 19:2 and about Lydia who was described as having had a successful business selling purple, which was a sign of riches, in Acts 16:14. To understand giving, it is fundamental to first know that God desires for man to prosper.

God in his infinite mercy and knowledge saw fit to place man on this earth and gave him dominion over it. From the moment of man’s creation, he has had the responsibility of stewardship. There is a vast difference between ownership and possession. Man possesses; but God owns. Man’s function is as a trustee for all things that have been created for him. We know that God works in us so that in a sense we are partners with God. But this partnership, stewardship, trusteeship

45 Gen. 45:11.

46 Ruth 2:1.

47 Matt. 27:57-60.

48 Brownlow, 39.
carries with it the awesome responsibility that one must ultimately account to God for his use of all things.\textsuperscript{49} 

God does not ask man to give that which he does not have. Nor does God desire for one to feel he or she is not suppose to prosper. It is man’s God-given right to prosper and to enjoy God’s physical blessings. Giving is such a joy when one understands that God is the giver of all things. God will abundantly bless anyone who gives to Him – because He already owns everything.

Giving Before the Law

Giving to God began with the first family that lived on this earth. Cain and Abel brought their offerings to the Lord.

And in the process of time it came to pass that Cain brought an offering of the fruit of the ground to the Lord. Abel also brought of the firstborn of his flock and of their fat. And the Lord respected Abel and his offering, but He did not respect Cain and his offering. And Cain was very angry, and his countenance fell. So the Lord said to Cain, “Why are you angry? And why has your countenance fallen? If you do well, will you not be accepted? And if you do not do well, sin lies at the door. And its desire is for you, but you should rule over it (emphasis mine).\textsuperscript{50}

Abel’s offering was ‘more excellent.’ “By faith Abel offered to God a more excellent sacrifice than Cain, through which he obtained witness that he was righteous, God testifying of his gifts; and through it he being dead still speaks.”\textsuperscript{51} “Very early Christian writers connected the rejection of Cain’s offering with tithing.”\textsuperscript{52} Though one cannot know this for sure, evidence does support this thought. “If, however, we may assume that God directed from the first that a tenth of man’s increase would be a fitting


\textsuperscript{50} Gen. 4:3-7.

\textsuperscript{51} Heb. 11:4.

\textsuperscript{52} Black, \textit{My God and My Money}, 5.
proportion to render to Himself, as the great Lord of all, then, not only do we find nothing in Genesis to conflict with a theory of this kind, but, on the contrary, we see several passages connected with patriarchal religion that seem to confirm such an idea, and to make the assumption highly probable.” For instance, the pagan nations that turned away from the living God had giving practices that would sustain this conclusion. Scholars have documented that giving of a tithe was common practice among the first people to live:

Found among the Egyptian writings: ‘I have not cut short the rations of the temple.’ ‘I have not diminished the offerings of the gods.’ ‘I have not stolen the property of the gods.’ The ancient inhabitants of the Nile Valley, both great and small, were accustomed to dedicating the first fruits of their harvest to deity. We learn from their history, that the claims of their gods had to be satisfied before those of men. A tenth of the slaves, cattle and precious metals was set apart for their gods. The Babylonians and the Romans offered at least one tenth of their income to their gods. This was also true of the Greeks. Since all ancient people centered their giving around the tithe, we conclude that tithing began with Adam.

Later in history God recorded that Abraham tithed. “Then Melchizedek king of Salem brought out bread and wine; he was the priest of God Most High. And he blessed him and said: ‘Blessed be Abram of God Most High, Possessor of heaven and earth; and blessed be God Most High, who has delivered your enemies into your hand.’ And he gave him a tithe of all” (emphasis mine). Abraham giving a tithe is also recorded:

For this Melchizedek, king of Salem, priest of the Most High God, who met Abraham returning from the slaughter of the kings and blessed him, to whom also Abraham gave a tenth part of all, first being translated ‘king of righteousness,’ and then also king of Salem, meaning ‘king of peace,’ without father, without mother, without genealogy, having neither beginning of days nor end of life, but made like the Son of God, remains a priest continually. Now consider how great

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54 Black, Lord, Teach Us, 16.

this man was, to whom even the patriarch Abraham gave a tenth of the spoils. And indeed those who are of the sons of Levi, who receive the priesthood, have a commandment to receive tithes from the people according to the law, that is, from their brethren, though they have come from the loins of Abraham; but he whose genealogy is not derived from them received tithes from Abraham and blessed him who had the promises. Now beyond all contradiction the lesser is blessed by the better. Here mortal men receive tithes, but there he receives them, of whom it is witnessed that he lives (emphasis mine). 56

Also, Jacob vowed to tithe to the Lord:

If God will be with me, and keep me in this way that I am going, and give me bread to eat and clothing to put on, so that I come back to my father’s house in peace, then the Lord shall be my God. And this stone which I have set as a pillar shall be God’s house, and of all that You give me I will surely give a tenth to You (emphasis mine). 57

As one can see both scripturally and historically, the tithe was practiced before the law was given. Giving can be traced back to the first family God created. Therefore, the tithe is not tied directly with the Mosaical Law, but God has taught and required people from the very beginning to give a tithe to Him.

Giving Under the Mosaic Law

Under the law, giving was very important to God. “The tithe of the Old Testament was called ‘holy’ unto the Lord just as the Sabbath day was called ‘holy’ (Lev. 27:30).” 58 Scripture records up to three tithes that were practiced under the law, along with freewill offerings. God made it clear that the tithes were His. “The word ‘tithe’ is related to the number ‘ten’ and thus refers to a tenth. The concept of a tithe was not a new one for the


57 Gen. 28:20-22.

58 Layton, 207.
Israelites, since we observe the practice before the giving of the Law (Gen 14:20; 28:20-22).”

The first tithe God required:

And all the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the Lord’s. It is holy to the Lord. If a man wants at all to redeem any of his tithes, he shall add one-fifth to it. And concerning the tithe of the herd or the flock, of whatever passes under the rod, the tenth one shall be holy to the Lord. He shall not inquire whether it is good or bad, nor shall he exchange it; and if he exchanges it at all, then both it and the one exchanged for it shall be holy; it shall not be redeemed (emphasis mine).

Behold, I have given the children of Levi all the tithes in Israel as an inheritance in return for the work which they perform, the work of the tabernacle of meeting. Hereafter the children of Israel shall not come near the tabernacle of meeting, lest they bear sin and die. But the Levites shall perform the work of the tabernacle of meeting, and they shall bear their iniquity; it shall be a statute forever, throughout your generations, that among the children of Israel they shall have no inheritance. For the tithes of the children of Israel, which they offer up as a heave offering to the Lord, I have given to the Levites as an inheritance; therefore I have said to them, “Among the children of Israel they shall have no inheritance.”

Will a man rob God? Yet you have robbed Me! But you say, “In what way have we robbed You?” In tithes and offerings. You are cursed with a curse, for you have robbed Me, even this whole nation. Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this . . . if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.

The second tithe that God required:

You shall truly tithe all the increase of your grain that the field produces year by year. And you shall eat before the Lord your God, in the place where He chooses to make His name abide, the tithe of your grain and your new wine and your oil, of the firstborn of your herds and your flocks, that you may learn to fear the Lord your God always.


60 Lev. 27:30-33.


62 Mal. 3:8-10.
This included three feasts: Passover, Feast of Tabernacles, and the Feast of Weeks.

“Three times a year all your males shall appear before the Lord your God in the place which He chooses: at the Feast of Unleavened Bread, at the Feast of Weeks, and at the Feast of Tabernacles; and they shall not appear before the Lord empty-handed” (emphasis mine).  

The third tithe God required:

At the end of every third year you shall bring out the tithe of your produce of that year and store it up within your gates. And the Levite, because he has no portion nor inheritance with you, and the stranger and the fatherless and the widow who are within your gates, may come and eat and be satisfied, that the Lord your God may bless you in all the work of your hand which you do.

On top of the three tithing times, the law required people to be generous to the needy:

When you reap the harvest of your land, you shall not wholly reap the corners of your field, nor shall you gather the gleanings of your harvest. And you shall not glean your vineyard, nor shall you gather every grape of your vineyard; you shall leave them for the poor and the stranger: I am the Lord your God.

When you reap your harvest in your field, and forget a sheaf in the field, you shall not go back to get it; it shall be for the stranger, the fatherless, and the widow, that the Lord your God may bless you in all the work of your hands. When you beat your olive trees, you shall not go over the boughs again; it shall be for the stranger, the fatherless, and the widow.

The law also required Jews to give the firstfruits of their produce, juices, and children.

“You shall not delay to offer the first of your ripe produce and your juices. The firstborn...
of your sons you shall give to Me.”\textsuperscript{68} Children were to be redeemed with money that was to be given to the Levites.\textsuperscript{69} On top of these laws, the Jews were encouraged to give a freewill offering.

Then you shall keep the Feast of Weeks to the Lord your God with the tribute of a freewill offering from your hand, which you shall give as the Lord your God blesses you. You shall rejoice before the Lord your God, you and your son and your daughter, your male servant and your female servant, the Levite who is within your gates, the stranger and the fatherless and the widow who are among you, at the place where the Lord your God chooses to make His name abide (emphasis mine).\textsuperscript{70}

Apparently, the freewill offering was to be given at the feast, which the Lord had established. These freewill offerings were above and beyond the tithe. An example of this taking place can be found when Moses made a request for the making of the tabernacle. The response to Moses’ requests was so much that Moses had to ask the people to stop giving. “So Moses gave a commandment, and they caused it to be proclaimed throughout the camp, saying, ‘Let neither man nor woman do any more work for the offering of the sanctuary.’ And the people were restrained from bringing, for the material they had was sufficient for all the work to be done – indeed too much.”\textsuperscript{71} Also, when one voluntarily vowed something to the Lord, one was to pay quickly. This could also be included in the freewill offering. One was not required to vow anything to God, but if one did, one was to pay.

When you make a vow to the Lord your God, you shall not delay to pay it; for the Lord your God will surely require it of you, and it would be sin to you. But if you abstain from vowing, it shall not be sin to you. That which has gone from your

\textsuperscript{68} Exod. 22:29.
\textsuperscript{69} Num. 3:46-48.
\textsuperscript{70} Deut. 16:10-11.
\textsuperscript{71} Exod. 36:6-7.
lips you shall keep and perform, for you voluntarily vowed to the Lord your God what you have promised with your mouth.\textsuperscript{72}

Giving to God was to be out of love for what God has given, has done, and will do. God desires the best offerings under the Mosaical Law. “God wants us to give of the firstfruits of our labors.”\textsuperscript{73} “Honor the Lord with your possessions, and with the firstfruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine.”\textsuperscript{74} “It is religious to tithe; it is a highly spiritual process.”\textsuperscript{75}

Giving Under Grace

Before examining New Testament teachings on giving, one should be familiar with the foundation that God has provided in the lives of Jews, as well as Gentiles. Abraham was a Gentile who tithed. Another generous Gentile was Cornelius, who did not know Jesus Christ, but gave generously to God. He was described as a “devout man and one who feared God with all his household, who gave alms generously to the people, and prayed to God always” (emphasis mine).\textsuperscript{76}

The law required giving and freewill offerings. Giving is not redefined in the New Testament; rather it is expanded upon by the teachings before the law and by the experience of those under the law. Generally speaking, there are three areas one must consider to fully grasp giving in the New Testament: (1) Jesus taught financial

\textsuperscript{72} Deut. 23:21-23.


\textsuperscript{74} Prov. 3:9-10.

\textsuperscript{75} George W. Brown, \textit{Gems Of Thought On Tithing} (Cincinnati: Jennings & Graham, 1911), 25.

\textsuperscript{76} Acts 10:2.
stewardship; (2) teachings of the epistles on financial stewardship; and (3) New Testament examples of giving.

Teachings of Jesus on Giving

“One of the plainest teachings of the Word of God is the obligation of stewardship.” In the gospels, Jesus Christ has more to say about one’s relationship with his money than any other topic. It is not the author’s intention to do a comprehensive look at each instance, but instead, to hit upon some of the key points that Jesus desires for His people to apply to their lives in order to have a proper relationship with Him.

To begin, Christ was straightforward in His teaching about giving to God. One’s relationship with God is tied to one’s possessions. Life does not consist of the physical things one accumulates. “And He said to them, ‘Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses’” (emphasis mine). Christ sees the big picture of eternity.

Christ never said money or material things were problems. He said that they were symptoms of the real problems. He constantly warned us to guard our hearts against greed, covetousness, ego, and pride, because those are the tools that Satan uses to control and manipulate this world.

Christ’s view of eternity is reflected in His teachings on money. He also teaches man’s responsibility toward being a good steward of the monies from God. “And the Lord said, ‘Who then is that faithful and wise steward, whom his master will make ruler

77 Brown, 23.
over his household, to give them their portion of food in due season?” Christ teaches the importance of being a good steward. This also can be seen in the following story that Christ shared with His disciples.

There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods. So he called him and said to him, “What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.” Then the steward said within himself, “What shall I do? For my master is taking the stewardship away from me. I cannot dig; I am ashamed to beg. I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.” So he called every one of his master’s debtors to him, and said to the first, “How much do you owe my master?” And he said, “A hundred measures of oil.” So he said to him, “Take your bill, and sit down quickly and write fifty.” Then he said to another, “And how much do you owe?” So he said, “A hundred measures of wheat.” And he said to him, “Take your bill, and write eighty.” So the master commended the unjust steward because he had dealt shrewdly. For the sons of this world are more shrewd in their generation than the sons of light.

God desires that man be good steward of the things He has given. “Jesus says in Luke 16:10-12 that good stewardship of money is a prerequisite to being used by God for greater things. The way we handle finances is not so much a test as a reflection of what we really believe.”

Jesus continues His teachings with an example of three men who had been given money. Two of the men used what God gave to increase their money, but the third did nothing with what God had given.

And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. Then he who had received the five talents went and traded with them, and made another five talents. And likewise he who had received two gained two more also. But he who had received one went and dug in the ground, and hid his lord’s money. After a

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82 Burkett, Using Your Money Wisely, 81.
long time the lord of those servants came and settled accounts with them. So he who had received five talents came and brought five other talents, saying, “Lord, you delivered to me five talents; look, I have gained five more talents besides them.” His lord said to him, “Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.” He also who had received two talents came and said, “Lord, you delivered to me two talents; look, I have gained two more talents besides them.” His lord said to him, “Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.” Then he who had received the one talent came and said, “Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.” But his lord answered and said to him, “You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. So take the talent from him, and give it to him who has ten talents.”

Christ teaches that God is pleased with the good steward. Likewise, this passage teaches that God does not expect man to give or to prosper where God has not provided. Christ teaches that man is only accountable for what God has given. God is not going to hold all men equally accountable, because not all men have the same blessings.

Furthermore, God gives and takes away based on man’s stewardship. God further illustrates this when Christ said, “Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.” Regardless of our level of generosity, man will never outgive God.

Thus, Jesus taught it is better to give all the time. Paul echoes this teaching by drawing on what they were taught by the Lord Himself. Paul recalled, “The words of the

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Lord Jesus . . . ‘It is more blessed to give than to receive.’” 85 On at least one occasion, Jesus compares giving:

Now Jesus sat opposite the treasury and saw how the people put money into the treasury. And many who were rich put in much. Then one poor widow came and threw in two mites, which make a quadrans. So He called His disciples to Himself and said to them, “Assuredly, I say to you that this poor widow has put in more than all those who have given to the treasury; for they all put in out of their abundance, but she out of her poverty put in all that she had, her whole livelihood.” 86

Jesus watched the giving of the rich and the poor. There are three important points to Jesus’ observation. First, God looks at what man does not give Him. Second, according to God, it is not the amount that matters; it is the heart of the giver. Third, God expects both rich and poor to be stewards of what they have. Giving is required of all. Today, Christ is still watching our giving, and His standards remain intact.

Jesus addressed the topic of money throughout the famous Sermon on the Mount, which is found in Matthew 5-7. First, He encouraged man to not store up earthly treasures: “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal.” 87 The things of this earth are not going to last; only eternal things will last. By giving to God, man literally makes a deposit into the eternal bank that lasts forever. “But lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.” 88 Second, Jesus discusses that giving is an issue reflecting one’s heart for God. “For where your

85 Acts 20:35.
86 Mark 12:41-44.
87 Matt. 6:19.
88 Matt. 6:20.
treasure is, there your heart will be also."\(^{89}\) "Jesus points out that the place we choose for our treasures tells something about ourselves."\(^{90}\) Third, Jesus continues by elaborating on the possessive power of money. One can become enslaved to money; money can become one’s master. Jesus warned by saying, “No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.”\(^{91}\) “We are to rely on God, not on our money-making abilities.”\(^{92}\)

“People expect to have the best of everything at a low cost and delivered immediately. Having abandoned God as the center of our lives, we seek fulfillment from other sources, especially our material possessions and entertainment experiences.”\(^{93}\) Jesus understood that man may be enticed to live for money, and He warned of the spiritual dangers that money poses to one’s relationship with God. God will not take a second-place position in one’s life. This should alleviate man’s fears regarding money as essential to living this life. Jesus made it known that money is not what man needs, but rather a proper relationship with God. “Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them.

\(^{89}\) Matt. 6:21.

\(^{90}\) Morris, 153.

\(^{91}\) Matt. 6:24.

\(^{92}\) Morris, 157.

Are you not of more value than they?” 94 God tells man not to worry, but to completely trust Him for provision. This takes continued faith in God. One should develop a faith that continuously places God first. “But seek first the kingdom of God and his righteousness and all these things shall be added to you.” 95 Jesus emphasizes that if God’s children will pursue the things of God, God will take care of all their needs.

In spite of Christ’s efforts to teach eternal truths, there were some that just did not accept what Christ was teaching. One example is found in the Gospel of Mark:

Now as He was going out on the road, one came running, knelt before Him, and asked Him, “Good Teacher, what shall I do that I may inherit eternal life?” So Jesus said to him, “Why do you call Me good? No one is good but One, that is, God. You know the commandments: do not commit adultery; do not murder; do not steal; do not bear false witness; do not defraud; honor your father and your mother.” And he answered and said to Him, “Teacher, all these things I have kept from my youth.” Then Jesus, looking at him, loved him, and said to him, “One thing you lack: Go your way, sell whatever you have and give to the poor, and you will have treasure in heaven; and come, take up the cross, and follow Me.” But he was sad at this word, and went away sorrowful, for he had great possessions (emphasis mine). 96

Jesus desires that man place Him first. It is a challenge for a rich man to place God first.

“Jesus answered again and said to them, ‘Children, how hard it is for those who trust in riches to enter the kingdom of God!’” 97 Christ knows the struggles man faces with the physical versus the spiritual. Jesus continued and stressed, “With God all things are possible.” 98 Hence, His meaning is that it may appear impossible for a rich person to be

95 Matt. 6:33.
96 Mark 10:17-22.
97 Mark 10:24.
98 Mark 10:27.
saved, but God is able to save the rich. For one to have a good relationship with God, one must place God first in everything, which includes every aspect of finances.

“And He said to them, ‘Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses.’” 99 After Jesus said this, He gave one of His more stunning teachings on stewardship:

Then He spoke a parable to them, saying: “The ground of a certain rich man yielded plentifully. And he thought within himself, saying, ‘What shall I do, since I have no room to store my crops?’ So he said, ‘I will do this: I will pull down my barns and build greater, and there I will store all my crops and my goods. And I will say to my soul, “Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry.”’ But God said to him, ‘Fool! This night your soul will be required of you; then whose will those things be which you have provided?’” 100

From this passage alone, much can be learned about the relationship that should exist between God and our riches. God knows whether one is in love with Him or in love with things.

He called him a fool because he made a foolish use of what he had. He was doing the same thing, in a different way, as the people Haggai describes as putting their money into ‘a bag with holes’ (1:1-9). He wasn’t getting full value out of it; he wasn’t getting big enough or permanent enough returns on it; he stood to lose it all. He had it stacked up so high he couldn’t see anyone else; he was all wrapped up in himself. His little soliloquy is composed of forty-six words (in Greek), and more than a fourth of them (twelve) are ‘I’ or ‘my’ or their equivalents: ‘I will do this,’ ‘my grain . . . my goods . . . my barns.’ He never gave a thought to anything beyond his own private affairs and his personal pleasure. 101

Jesus then applies this parable by saying, “So is he who lays up treasure for himself, and is not rich toward God.” 102 Jesus taught that stewardship is important! “Christ warned

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those who are rich to always be on their guard (Luke 12:15-21). There is a great temptation to trust in the security that surplus can provide.”\footnote{103}  

Jesus taught that we should be generous people. However, it is not enough to be giving; we need to live right, too. In at least one occasion with the Pharisees, Jesus acknowledged their tithing, but He also pointed out that they were being hypocritical by overlooking the fundamentals of the law. “Woe to you, scribes and Pharisees, hypocrites! For you pay tithe of mint and anise and cummin, and have neglected the weightier matters of the law: justice and mercy and faith. These you ought to have done, without leaving the others undone.”\footnote{104} The important part of what Jesus said to the Pharisees is this: “These you ought to have done, without leaving the others undone.” Jesus gives His approval of the tithe in this instance, which is very relevant to the study of what Christ proclaimed about financial stewardship. Jesus never unauthorized the practice of tithing, but He did express the dire importance of being a productive steward in many of his lessons.

Jesus taught tithing to the people of God, as well as keeping the other desires of God.\footnote{105} A good question for Christians to consider when examining the teachings of Christ is, “What does God expect His church to give?” It is important to note that Jesus did not do away with the tithe that was established before the law or the tithe that was practiced under the law. Instead, He expanded upon the grace of giving. Jesus attaches one’s gift directly to his/her heart. One’s gift to God is a reflection of one’s love for God.

\footnote{103} Burkett, 	extit{Using Your Money Wisely}, 32.  
\footnote{104} Matt. 23:23.  
\footnote{105} Matt. 23:23.
According to the teachings of Christ, giving at least a tithe is a Biblical place to start in one’s giving to God.

**Teachings of the Epistles on Giving**

Apostle Paul was very vocal in proclaiming the importance of Biblical stewardship. Paul said, “Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also: On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come.”¹⁰⁶ Paul teaches that giving should be done every first day of the week, which is Sunday. Paul does not exclude nor contradict the minimum amount of giving that God demanded before and under the law, called the tithe. Rather, Paul teaches that a man give ‘as he prospers,’ which implies that man should give more than a tithe, not less.

The motivation to be more giving is Jesus Christ. Our Lord came to this earth to proclaim the Father’s will and to die on the cross for the sins of mankind. He was buried in the tomb, but death could not keep Him in the grave. Our Savior rose from the dead, beginning the Christian dispensation. The Christian’s life should revolve around Jesus Christ, the ultimate giver.

God’s relationship with man changed through the sacrifice of Jesus Christ on the cross, and after the resurrection Christ instituted the Great Commission. Jesus Christ gave the mission of the church when He said, “Go therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit,

¹⁰⁶ 1 Cor. 16:1-2.
teaching them to observe all things that I have commanded you." With the Great Commission, Jesus gave the church the responsibilities of reaching out, seeking, teaching, baptizing, and connecting the lost to Him. The early church viewed their giving responsibility with that in mind. The Jews were already grand givers, but the actions of the early church went beyond the law to a loving, sacrificial giving. Christians who will not personally reach out and give to those who are lost limit the Great Commission. If the poorest Jew were required to tithe, it would be heretical to debate with God that the minimum could be less than ten percent today.

Paul continues to teach that being a good steward is not about money, but it is about giving one’s heart to the Lord. Giving is a reflection of one’s love for the Lord and of the value one places on the Great Commission.

Moreover, brethren, we make known to you the grace of God bestowed on the churches of Macedonia: that in a great trial of affliction the abundance of their joy and their deep poverty abounded in the riches of their liberality. For I bear witness that according to their ability, yes, and beyond their ability, they were freely willing, imploring us with much urgency that we would receive the gift and the fellowship of the ministering to the saints. And not only as we had hoped, but they first gave themselves to the Lord, and then to us by the will of God. So we urged Titus, that as he had begun, so he would also complete this grace in you as well. But as you abound in everything—in faith, in speech, in knowledge, in all diligence, and in your love for us—see that you abound in this grace also.” (emphasis mine).

Paul was very interested in the church abundantly giving to the Lord. Paul did not teach that one did not have to give or that one should give less than a tithe; rather, He followed in the steps of Jesus and expanded on giving by not limiting one’s giving to tithing only.

108 2 Cor. 8:1-7.
Early Church Examples of Giving

The early church was known for its generosity. Twice the scriptures recorded that the church gave sacrificially. The first occasion was in Jerusalem at the church’s beginning. “Now all who believed were together, and had all things in common, and sold their possessions and goods, and divided them among all, as anyone had need.” Luke records that ‘all who believed’ gave generously. Every Christian in the first few days of the church was a sacrificial giver!

Now the multitude of those who believed were of one heart and one soul; neither did anyone say that any of the things he possessed was his own, but they had all things in common. And with great power the apostles gave witness to the resurrection of the Lord Jesus. And great grace was upon them all. Nor was there anyone among them who lacked; for all who were possessors of lands or houses sold them, and brought the proceeds of the things that were sold, and laid them at the apostles’ feet; and they distributed to each as anyone had need. And Joses, who was also named Barnabas by the apostles (which is translated Son of Encouragement), a Levite of the country of Cyprus, having land, sold it, and brought the money and laid it at the apostles’ feet.

The early church gave generously. For one to truly emulate the early church’s practices, one would have to go beyond the tithes that were required under the law. The early church gave out of love for God, the needy, and the lost. They are the ultimate example for the church today.

“Far from being a burden, the wise person views giving as a blessed opportunity.”¹ This chapter will examine the necessities of the giver for the gift to glorify God. First, God has made man a steward. Second, God desires a relationship with man. Third, God loves the generous giver.

**God Has Made Man a Steward**

“How much should one give?”

God has allowed man to be steward of His creation. God expects man to be a good steward in all things, but especially with the spiritual aspect of His revealed will for man. This can be seen in the Christian’s entrustment as stewards of the gospel. “Let a man so consider us, as servants of Christ and stewards of the mysteries of God. A steward must be faithful. Moreover it is required in stewards that one be found faithful” (emphasis mine).² Peter encourages Christians to be good stewards. “As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God” (emphasis mine).³ In 1 Corinthians 9:17 Paul said, “I have been entrusted with a stewardship.” Paul knew he was a steward. He also said, “I became a minister according

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¹ J. Carl Laney, *Everything I Know About Success I Learned from the Bible* (Grand Rapids: Kregel Publications, 1996), 75.

² 1 Cor. 4:1-2.

³ 1 Pet. 4:10.
to the stewardship from God which was given to me for you, to fulfill the word of God.\(^4\)

From Paul’s words emphasizing stewardship, Christians need to understand the important role that stewardship has in the life of every believer. God does not have spectators in the stewardship of His Kingdom; rather all Christians, according to their abilities, are responsible of being good stewards of their talents. All Christians have the responsibility to carry out the Great Commission in some aspect or another. Giving is just one aspect of this great opportunity. Without generous giving, the work of God will be hindered in the life of the person who denies God His part.

Giving is a matter of love. Loving God will provoke generous giving. Therefore, giving to God is a reflection of our love for God! So the question, “How much should one give?” is, in essence, the wrong question. The proper question ought to be, “How much can I give?”

One’s life should be a total package of giving to God. That would include giving one’s time, talents, temple, testimony, and treasure. One cannot place a percentage on the amount one is required to give under the grace that God extends to those who love Him, but one can draw Biblical conclusions on the amount that would not be pleasing to the Lord. From Old Testament examples, one can clearly see that God placed standards of giving on His people. God was very aware of the amount and the quality of the gift that was being offered to Him. Giving mattered to God then, and it matters to God today. Being under grace does not cheapen the need to give to God, but it should deepen the commitment to give to God on a more substantial level. Since God required ten percent of all the Israelites’ prosperity (grain, animals, etc.), one would be wise to consider giving at least ten percent to God. This would be a Biblical starting point.

\(^4\) Col. 1:25.
The tithe is what God claimed in the Old Testament and every faithful Jew was aware that God required the tithe. The New Testament does not reveal one example where a Jew or Gentile saw the giving standard go down, but one can witness the opposite. In the New Testament, giving went up, and in many cases, the giving was extremely generous.

The cross did not remove tithing; on the contrary, tithing should be expanded upon today because of the love exhibited for us on the cross. It would be a careless mistake to disregard the practice of tithing and overlook the Old Testament examples.

“For whatever things were written before were written for our learning, that we through the patience and comfort of the Scriptures might have hope” (emphasis mine).5 “To say that we can be acceptable giving less than ten percent, is to affirm that we can do less under something better!”6

Money is necessary for the church to function effectively. Christians have been called by God to give to this purpose. “Unless God’s people make and save finances, they will never have any to give to His causes throughout the world.”7 Making money with the right intention is very noble and much good can come from such efforts. The difficulty with money comes from the lack of love, which results in a lack of generosity. “It is not natural for us to give. But God wants us to believe that as we give we can trust Him.”8 “Jesus never condemned anyone for making or having money.”9 “The major purposes of

5 Rom. 15:4.
6 Winkler, 116.
7 Brownlow, 10.
8 Case, Meier, and Minirth, 48.
9 Balcomb, 77.
living are to be happy, to help others, to walk humbly with God and to be eternally saved.”

Furthermore, tithing should be the beginning, not the end. It is common to set the giving standard at ten percent, but is that the standard of the New Testament? “When discussing how much to give to the church, one common standard is the tithe, or giving ten percent of one’s income.”

“One area of concern is that the tithe may give a wrong impression about what it means to be a steward of God’s resources. Ron Blue objects to the tithe: ‘First of all, I think ten percent is too small. I fight the concept that God owns ten percent and I own ninety percent. God owns it all.’”

God has set a standard in the Old Testament that needs to be honored and should be a starting place, but it should not be the end of giving. Giving incorporates every aspect of one’s life.

Since Bible times there has stood one great symbol of man’s responsibility to God, one great satisfaction for the hunger-to-give: the giving of ten percent or more of one’s income. We have not always been very articulate about tithing as a Christian grace. We know full well the dangers of a hard and unlovely legalism. But surely we ought not to give less from our abundance than the poorest Jew was expected to give from his poverty!

For someone to begin their giving at less than ten percent would be to deny the Biblical teachings on this very important issue. Many may disagree, but at the same time, some do not know what the Bible says on this matter or they may have a misconception of what God desires. To add, many church leaders agree that this should be addressed more.

“Most church leaders agree there is a need for theological work and education in the area

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10 Brownlow, 11
11 Ronsvalle and Ronsvalle, 187.
12 Ibid., 188.
13 Balcomb, 50.
of financial stewardship.”\(^\text{14}\) The person who gives as little as possible is surely missing the blessing of being allowed to express love to God. God, who provided the very things we give back, should be priority.

Once again, God does not need anything from man. On the contrary, man needs everything from God. Therefore, man should first realize that everything is God’s. Second, Christians should commit to the tithe. The tithe should be the starting point in one’s giving to the Lord, and from that point it should go up. The tithe is a Biblical reference to a starting point.

Thirdly, the Lord encourages freewill offerings. According to Malachi 3:8-10, the tithe is the Lord’s; therefore, the freewill offering must be the gift that goes beyond what the Lord expects from His faithful servants. Today, Christians have the opportunity to bring offerings to the Lord.

In order for one to give generously, one must consider what God required before and during the law and then build on top of that. One should give beyond the law. The early Christian went from the law to grace through the sacrifice and gift of Christ. Thus, the early Christian would have viewed the tithe as being expanded, not abolished. Giving was no longer an obligation; instead, it was an opportunity to show love to God.

Giving is a direct attribute of God. Therefore, when we are told by Paul to “be imitators of God as dear children,”\(^\text{15}\) this would include being a giver. The essence of giving is love, which is God.\(^\text{16}\) For the giver to truly emulate what God desires, one must

\(^{14}\) Ronsvalle and Ronsvalle, 193.

\(^{15}\) Eph. 5:1.

\(^{16}\) 1 John 4:8.
respect what God has previously requested and required in times past. From that point, one can generously expand in giving to God.

In the beginning, God made man a financial steward. Man has the responsibility to be stewards of God’s creation.

So God created man in His own image; in the image of God He created him; male and female He created them. Then God blessed them, and God said to them, “Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth.”

God gave a stewardship to man. During the Mosaical law, they understood what this meant: “And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day.”

Later in history, King David said in Psalm 8:6-8, “You have made him to have dominion over the works of Your hands; You have put all things under his feet, all sheep and oxen – even the beasts of the field, the birds of the air, and the fish of the sea that pass through the paths of the seas.” We are God’s stewards, and He is the owner.

“For none of us lives to himself, and no one dies to himself. For if we live, we live to the Lord; and if we die, we die to the Lord. Therefore, whether we live or die, we are the Lord’s.”

“The discussion in some quarters seems to be shifting from the obligation to pay ten percent of one’s income to ‘whole-life stewardship.’” As one considers giving, one must look at the totality of what is being given to the Lord. God doesn’t desire the

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18 Deut. 8:18.
20 Ronsvalle and Ronsvalle, 188.
money; He wants the entire person. Man should imitate God’s generous nature by giving of time, talents, temple, testimony, and treasure.

Time

“Time is money” is an old saying that has been tossed around through the ages, but there is a truth in those three words. To make money, one must dedicate some amount of time. Therefore, time equals someone’s life, since life is made up of time. Time is one of the most valuable assets over which one has possession.

To be a good steward of money, one should be aware of the time spent. Paul said Christians should, “Walk in wisdom toward those who are outside, redeeming the time.”[21] This would be making the most of our time for the Lord.

Someone once said, “Success is ninety percent time management,” and that statement may be fairly accurate. We tend to pack our calendars with more and more meetings; and our lives become more and more complex, until they begin to resemble overpacked suitcases, bursting at the seams. As a result, we find ourselves working more and enjoying it less.[22]

Christians should be ‘rejoicing’ in their life, and their time should be included as part of their overall gift to God. Time spent is gone forever; therefore, Christians should be ‘redeeming the time’, while we have time in our possession.

Talents

Everyone God brings into this world is special and dear to God’s heart. Talents are the special God-given abilities that God has given man. As one looks at the different

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[21] Col. 4:5.

aspects of giving to God, one should also include one’s talents. A good steward will invest the time needed to develop God-given talents. And since time is money, one can give to God by the giving of one’s talents. Everyone is important in the Lord’s church. Everyone has at least one or more talents with which to serve God. “But to each one of us grace was given according the measure of Christ’s gift.” If one is able to understand the gospel, accept the gospel, and live by the gospel, one will have the God-given ability of at least one gift. Many possess a plurality of gifts. Therefore, God desires that Christians be given to His purpose – the Great Commission. Paul said the church will grow when we do our own share of the work.

Temple

Our body is the temple. Good stewards will recognize that our bodies are the dwelling place of God. God lives in Christians. Paul said, “Do you not know that your body is the temple of the Holy Spirit who is in you, whom you have from God, and you are not your own? For you were bought at a price; therefore glorify God in your body and in your spirit, which are God’s.” Paul elaborated on this when he said, “For you are the temple of the living God. As God has said: ‘I will dwell in them and walk among them. I will be their God, and they shall be My people.’” Christians should remember that God lives in them and that they, too, should be like the Corinthians who ‘first gave

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23 Eph. 4:7.
24 Eph. 4:16.
25 1 Cor. 6:19-20.
26 2 Cor. 6:16.
themselves.\(^{27}\) All Christians should be committed to giving themselves first. “For if there is first a willing mind, it is accepted according to what one has, and not according to what he does not have.”\(^{28}\) God has a purpose for His people. Part of that purpose is to be a good steward of our bodies and to first give of ourselves before the financial offering is made. If one refuses or abuses his/her own body, God will be displeased, and that will hinder one’s relationship with God, regardless of the financial amount given.

### Testimony

A Christian should be willing to give testimony and to confess Christ before others at every given opportunity. Each Christian should be able to proclaim what God has done for them personally through the gospel. “Also I say to you, whoever confesses Me before men, him the Son of Man also will confess before the angels of God.”\(^{29}\) One’s testimony is a vital offering to the Lord. Jesus said, “Go into all the world and preach the gospel to every creature.”\(^{30}\) Paul explains that this includes everyone in the church. “Therefore, my beloved brethren, be steadfast, immovable, always abounding in the work of the Lord, knowing that your labor is not in vain in the Lord.”\(^{31}\) Then Paul discusses financial giving in 1 Corinthians 16:2. Faithful financial stewards enhance their testimony as they witness the Lord providing and fulfilling the promises He has made.

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27 2 Cor. 8:5.

28 2 Cor. 8:12.


30 Mark 16:15.

31 1 Cor. 15:58.
This will allow one to become more effective and, with the Lord’s help, encourage others to be faithful to the Lord.

Treasure

A faithful Christian steward will live life acknowledging that God owns everything. If one truly realizes that God owns it all to begin with, then practicing generous giving, starting with the tithe and going beyond, will be natural. Man does not naturally give money away, but in a sound relationship with God, one will gladly give because of love for God. God desires that man enjoy the physical things in this life. “Many people are perplexed concerning prosperity.” 32 God is the one who gives man all things to use and enjoy, including our treasures. 33 One should passionately pursue the things that will last forever! This can be done when one decides to place his/her life in God’s hands, which would include all earthly treasures. Paul said, “Set your mind on things above, not on things on the earth.” 34 Therefore, when one gives to God, one is literally placing treasure in heaven and investing in the spiritual life to come. 35 God desires the relationship where man will trust in Him and His provision. God is not looking at our earthly treasures. He does not care about our money or anything man may consider precious and valuable. What God is interested in is our hearts and why we give. The gift reflects the giver’s heart.

32 Brownlow, 9.

33 1 Tim. 6:17.

34 Col. 3:2.

35 Matt. 6:20.
Ultimately, a Christian should freely offer time, talent, temple, testimony, and treasure on the altar of life. “I beseech you therefore, brethren, by the mercies of God, that you present your bodies a living sacrifice, holy, acceptable to God, which is your reasonable service.”36 True treasure is not found in a bank account, IRA, or in any asset; rather it is found in relationships with God, family, friends, and acquaintances! Relationships are what really matter in this life. With wisdom Solomon expressed, "Do not overwork to be rich; because of your own understanding, cease! Will you set your eyes on that which is not? For riches certainly make themselves wings; they fly away like an eagle toward heaven."37 Money is only a tool. It is like fire, neither good nor bad, but it can be used to do good or bad. Therefore, a Christian should plan to give time, talent, temple, testimony, and treasure for the glory of God.

God Desires a Relationship with Man

In a good relationship with God, one recognizes that God does not need money. Furthermore, giving to God is one way to display love for Him. Money and material possessions are instrumental in reflecting hearts toward God. If all the needs of the church were met, God would still expect one to give because giving cultivates our relationship with Him. God does not need anything from mankind. He never has and He never will, but it is essential to understand that man needs everything from God.

36 Rom. 12:1.
37 Prov. 23:4-5.
“The great thing about being Christian stewards is that we become fellow workers with Christ and partners with God.”

“What then is required of stewards? One thing only: faithfulness.”

“When we plan our budgets, we should decide what we want to give the Lord. Then we should write the Lord’s check first, and trust God to meet our other needs.”

In order for man to be in a good relationship with God, man must be completely reliant on the provision of Jesus Christ.

Developing a proper attitude toward possessions begins with a proper understanding of our relationship with God. Our relationship is not based upon what we give up. “Nor is He worshiped with men’s hands, as though He needed anything, since He gives to all life, breath, and all things.”

There are three critical results that come from recognizing that God is the creator: praise, humility, and thankfulness.

God is the owner and controller of all things. This fact alone should drive one to praise God for His love and generosity toward mankind.

Yours, O Lord, is the greatness, the power and the glory, the victory and the majesty; for all that is in heaven and in earth is yours; yours is the kingdom, O Lord, and you are exalted as head over all. Both riches and honor come from You, and You reign over all. In Your hand is power and might; in Your hand it is to make great and to give strength to all. Now therefore, our God, We thank You and praise Your glorious name. But who am I, and who are my people, that we should be able to offer so willingly as this? For all things come from You, and of Your own we have given You.

God desires that man praise Him. It is a privilege to be able to praise Him; therefore, one should be excited to praise Him at every opportunity.

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38 Clinard, 36.
39 Ibid., 33.
40 Laney, 76.
41 Acts 17:25.
42 1 Chron. 29:11-14.
God is the owner and controller, and man should be humble before Him. God has always been here. “In the beginning was the Word, and the Word was with God, and the Word was God. He was in the beginning with God. All things were made through Him, and without Him nothing was made that was made.”43 Properly understanding that God has always been in existence, places man in a position to see that God is in control and owns everything man can obtain. “Lord, You have been our dwelling place in all generations. Before the mountains were brought forth, or ever You had formed the earth and the world, even from everlasting to everlasting, You are God.”44 God owns the Christian. “I have been crucified with Christ; it is no longer I who live, but Christ lives in me; and the life which I now live in the flesh I live by faith in the Son of God, who loved me and gave Himself for me.”45 When man accepts that God has always existed and that He created and sustains everything, including man’s future, the acceptable response is deep humility.

Of old You laid the foundation of the earth, And the heavens are the work of Your hands. They will perish, but You will endure; yes, they will all grow old like a garment; like a cloak You will change them, and they will be changed. But You are the same, and Your years will have no end. The children of Your servants will continue, and their descendants will be established before You.46

God desires one to be humble before Him. Without humility God will not accept one’s gifts.

43 John 1:1-3.
44 Ps. 90:1-2.
45 Gal. 2:20.
46 Ps. 102:25-28.
God is the owner, and man must be thankful before Him. God deserves our thanksgiving because He is the provider of all things we enjoy and use in life.47 Throughout the Bible, God’s people have expressed thanksgiving to Him for what He has done and will do. Under the law, thanksgiving was important. “If he offers it for a thanksgiving, then he shall offer, with the sacrifice of thanksgiving, unleavened cakes mixed with oil, unleavened wafers anointed with oil, or cakes of blended flour mixed with oil.”48 Some of the Psalms are thanksgiving psalms. Tied to the freewill vows that should be paid quickly: “Offer to God thanksgiving, and pay your vows to the Most High.”49 Another recorded thanksgiving is, “Sing to the Lord with thanksgiving; sing praises on the harp to our God.”50 In the book of Nehemiah, after God’s people were being restored, this was recorded, “The leader who began the thanksgiving with prayer.”51 Also, “For in the days of David and Asaph of old there were chiefs of the singers, and songs of praise and thanksgiving to God.”52

In the New Testament, Paul teaches and encourages thanksgiving. “For all things are for your sakes, that grace, having spread through the many, may cause thanksgiving to abound to the glory of God.”53 Also in Colossians 2:7, “Rooted and built up in Him and established in the faith, as you have been taught, abounding in it with thanksgiving.”

God desires that man acknowledge Him as the provider. This should evoke in every

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47 James 1:17.
48 Lev. 7:12.
49 Ps. 50:14.
50 Ps. 147:7.
51 Neh. 11:17.
52 Neh. 12:46.
53 2 Cor. 4:15.
Christian a deep sense of gratitude toward God for His blessings. Christians should be thankful before God.

_Giving is an Act of Worship_

A giving heart represents a committed, surrendered will to God. One should respond to God’s love by loving Him back. An expression of this love is done through two avenues of giving: (1) on a daily basis of personal and private worship and (2) at corporate worship. God has revealed a desire for man to worship Him. “But the hour is coming, and now is, when the true worshipers will worship the Father in spirit and truth; for the Father is seeking such to worship Him.”\(^\text{54}\) Giving is an aspect of worship that reveals the worshiper’s heart. Therefore, giving is important because of what it represents – the heart.

One’s giving represents his/her love for God. When one gives to God, one engages in one of the most vital expressions of worship because of the intimate tie money has to the heart of man. For those who are not Christians, money offers two options: one can either be a slave to money (debt) or one can worship money (idolatry). To the Christian, money is not the end of a means, but it should bring us to a greater level of gratitude by knowing that God is the giver of all things. The love one has for God is expressed in one’s generosity.

There are at least seven aspects of one’s heart that should be considered when discussing giving as an act of worship to God. These seven points apply to all Christians, regardless of income level.

\(^{54}\) John 4:23.
The first aspect is the relationship one has with God. One cannot expect God to openly accept a gift if one is in known violation of God’s revealed will. Another way to express this would be to say that one cannot ‘buy off’ God. Nor, can one expect to earn anything by giving money to God. God is only pleased with man’s gift, if one has truly sought to worship and praise Him. God is interested in the giver, not the gift. God seeks relationships. God does not seek gifts.

The second consideration would include one’s relationship with others. The relationship one has with family, friends, and acquaintances is vitally important in connection with one’s giving. “Therefore if you bring your gift to the altar, and there remember that your brother has something against you. . . .”55 Jesus stresses that our relationship to our fellow man is very important as it pertains to man’s opportunity to give to God. One should be more concerned about relationships than going through a tradition of giving. Giving is good, but it is meaningless, if one is not in a good relationship. God requires that one leave his/her gift and go and make things right first. Then the gift can be made to glorify and honor God.

The third matter of the heart includes a gift of the very best of one’s resources. The gift should be something that is reflective of one’s love and gratitude for the great blessings that God has generously bestowed upon His people. God gave man an example by offering His best for man. “For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich.”56 God gave the best for man. He gave Himself as a sacrifice. One’s

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55 Matt. 5:23.

56 2 Cor. 8:9.
gift should be the best one can offer to God. The Old Testament describes one’s best as firstfruits.

Fourth, the gift should cost the giver something. King David gave us an example of giving God something that costs. A gift that does not involve some form of sacrifice is no gift at all. That is why King David turned down a free offering to the Lord and said, “No, but I will surely buy it from you for a price; nor will I offer burnt offerings to the Lord my God with that which costs me nothing.” 57 King David understood the gift that one presents to God must be a gift that cost the giver something. “One of the prominent truths, yet one of the most neglected truths, about giving: The true measure of any gift to God is what it costs the giver. The gift of God’s own Son for our sins proves that.” 58 This idea is strongly continued in the New Testament when Apostle Paul said, “I beseech you therefore, brethren, by the mercies of God, that you present your bodies a living sacrifice, holy, acceptable to God, which is your reasonable service.” 59 Gifts to God should cost the giver and reflect one’s best.

Fifth, one should follow the examples outlined in the Bible on giving. Giving should be done first in the heart. “So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.” 60 Giving should show love and gratitude for the gift of eternal life. The obligation to give to the church should be viewed as an opportunity to give. Christians should seriously consider practicing giving based upon the examples outlined in the Bible for tithing and freewill offerings. Giving is

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57 2 Sam. 24:24.
58 Layton, 175.
59 Rom. 12:1.
60 2 Cor. 9:7.
to honor and glorify the one to whom it is given. God deserves planned giving that will glorify Him.

Sixth, the giver should give to glorify God and not be seeking approval or praise from man. Bringing our tithes and freewill offers to the Lord with a joyful attitude glorifies God. God is the one to be glorified. Man’s gifts are to be given in a way that promotes Him. God desires man to give privately, looking to Him for recognition and not man. Jesus gave several illustrations in His life pertaining to this very idea. On one occasion, Jesus uses the example of a few rich people versus a poor woman.

And He looked up and saw the rich putting their gifts into the treasury, and He saw also a certain poor widow putting in two mites. So He said, “Truly I say to you that this poor widow has put in more than all; for all these out of their abundance have put in offerings for God, but she out of her poverty put in all the livelihood that she had.”

Giving is not about the amount, but it’s about the purpose. Giving should be to glorify God and to express our love for Him and for what He has done, what He is doing, and what He will do.

The seventh consideration for appropriate worship in the area of giving would be to understand that the nature of giving should not only be in the church context. One should not view giving as something only done in a formal church setting. The giving that is done outside of the church should be done as need arises and as opportunities become available. God expects His children to give as opportunity avails itself. “Therefore, as we have opportunity, let us do good to all, especially to those who are of the household of faith.” Giving directly to those in need is a powerful witness to the

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62 Gal. 6:10.
love of Christ working in the life of the giver. Consider the story Jesus shared about the Good Samaritan:

A certain man went down from Jerusalem to Jericho, and fell among thieves, who stripped him of his clothing, wounded him, and departed, leaving him half dead. Now by chance a certain priest came down that road. And when he saw him, he passed by on the other side. Likewise a Levite, when he arrived at the place, came and looked, and passed by on the other side. But a certain Samaritan, as he journeyed, came where he was. And when he saw him, he had compassion. So he went to him and bandaged his wounds, pouring on oil and wine; and he set him on his own animal, brought him to an inn, and took care of him. On the next day, when he departed, he took out two denarii, gave them to the innkeeper, and said to him, ‘Take care of him; and whatever more you spend, when I come again, I will repay you.’ So which of these three do you think was neighbor to him who fell among the thieves? 63

Jesus stressed the importance of giving on a daily basis. He gave the examples of two religious people: (1) priest and (2) Levite. Both of which knew the law and both would have known the importance of helping those in need, but they failed to do so in their busy lives. Jesus told that the Samaritan was generous with his time, talents, temple, and treasure. Jesus expressed His desire for us to be willing to generously help others, like the Samaritan, when He said, “Go and do likewise.” 64

Giving is an involved aspect of worship. Proper giving does not accidentally happen. It is a life commitment to Him. Giving begins by accepting God’s goodness and by thanking and glorifying Him for His wonderful gifts.

Giving is a Spiritual Discipline

Giving is not natural. Babies do not come to their parents as givers, but they come as consumers. Giving requires a decision to consciously be committed to God. Giving, as

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with other aspects of worship, will become more natural with practice and continued
dedication. Giving overlaps with all the disciplines, such as prayer, Bible reading,
meditation, and fasting. Christians must first give of their time, talents, and temple in
order to be effective in any of the spiritual disciplines; therefore, giving is a spiritual
discipline that needs to be focused upon in the life of the believer. One should discipline
his or her life in order to be able to give to God out of the treasures that God has given.
This requires a disciplined life. The materialistic nature of our world pulls at the hearts of
all believers, and if one is not careful, one will slip into a rut of giving. Healthy spiritual
giving requires the giver to constantly reflect on the priorities of one’s life and consider
the amount currently being given and the options of giving more in the future. This
discipline requires one to look to the future and, as God provides, plan to do more with
God’s blessings.

God Loves the Generous Giver

Last, God loves the generous giver.

But this I say: He who sows sparingly will also reap sparingly, and he who sows
bountifully will also reap bountifully. So let each one give as he purposes in his
heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is
able to make all grace abound toward you, that you, always having all sufficiency
in all things, may have an abundance for every good work. As it is written: ‘He
has dispersed abroad, He has given to the poor; His righteousness endures
forever.’ Now may He who supplies seed to the sower, and bread for food, supply
and multiply the seed you have sown and increase the fruits of your righteousness,
while you are enriched in everything for all liberality, which causes thanksgiving
through us to God. For the administration of this service not only supplies the
needs of the saints, but also is abounding through many thanksgivings to God,
while, through the proof of this ministry, they glorify God for the obedience of
your confession to the gospel of Christ, and for your liberal sharing with them and
all men, and by their prayer for you, who long for you because of the exceeding
grace of God in you. Thanks be to God for His indescribable gift (emphasis mine)!65

God loves generous people. God desires that His children be cheerful. Generosity leads to happiness. When the giver has the proper perspective, giving is a joyous occasion. “In reality, we have only one purpose for anything we do in this lifetime – to glorify God. If our day-to-day lives don’t reflect that service, then we’re not serving God.”66 But, on the other hand, if we do reflect the love of God in our lives, we will be serving God!

How great it is to be able to serve the Creator. God deserves our praise, and He could even demand us to give to Him. However, His plan includes the option to freely love Him or to disregard His will for our lives. He allows us to reflect our love for Him through giving. God desires a relationship so deep that it is eternal in nature. One should look to Him and trust Him for everything, placing all hope in Him. By placing trust in God, we place trust in the One who can do everything.

“John Wesley, founder of Methodism, expressed a balanced view of stewardship when he said, ‘Make all you can; save all you can; give all you can.’”67 Within Wesley’s statement one finds whole-life stewardship. God is happy when one uses his/her talents to maximize earning power; God is happy when one wisely uses the money; and God is happy when one generously shares blessings.

65 2 Cor. 9:6-15.
67 Laney, 69.
CHAPTER FOUR

CARELESS STEWARDSHIP HINDERS RELATIONSHIP WITH GOD

God will not have an intimate relationship with an unfaithful steward. This chapter will deal with the dangers of poor stewardship. First, God expects faithful financial stewardship. Second, God holds man accountable. Third, God will not have an intimate relationship with unfaithful stewards. Fourth, God desires an intimate relationship with poor stewards through His grace and forgiveness. Also, God offers revival for His children who have strayed away from Him by misusing the material things He has given.

God Expects Faithful Financial Stewardship

A relationship with God must be based upon God’s terms. God is the giver, and man is the consumer of His blessings. When considering the aspect of giving and stewardship, one must remember that God expects men to be faithful financial stewards. This involves avoiding the potential dangers of money.

Will a man rob God? Yet you have robbed Me! But you say, “In what way have we robbed You?” In tithes and offerings. You are cursed with a curse, for you have robbed Me, even this whole nation. Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this. . . . If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it. 1

Within this passage God gives a strong warning to His people. A person can actually rob God, which means to keep what is rightfully the Lord’s. This passage also gives a

1 Mal. 3:8-10.
blessing to those who give God His part. To generous people God will give to the point of overflow.

Jesus emphasizes the importance of our physical possessions in relationship with our hearts.

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.⁴ Giving is a reflection of the heart. Once again this is expressed in Luke 12:33-34, when Jesus said, “Sell what you have and give alms; provide yourselves money bags which do not grow old, a treasure in the heavens that does not fail, where no thief approaches nor moth destroys. For where your treasure is, there your heart will be also.”³ Another stern warning about money comes from Apostle Paul: “But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.”⁴ The Hebrews author expresses the proper attitude one should have about using material resources to honor and worship God: “Therefore by Him let us continually offer the sacrifice of praise to God, that is, the fruit of our lips, giving thanks to His name. But do not forget to do good and to share, for with such sacrifices God is well pleased.”⁵ The Bible is very clear that those who love God should love to store treasures in heaven. Jesus had more to say about one’s relationship with money than any other topic.

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² Matt. 6:19-21.
⁴ 1 Tim. 6:9-10.
⁵ Heb. 13:15-16.
Along with that urgency, the epistles warn against the misuse of money. “Two specific commands to the rich in this world are that they not be proud and that they not trust in riches.”\(^\text{6}\) To add, “one out of every six verses of the Bible is a warning against some form of covetousness.”\(^\text{7}\)

Today’s trends, set by many who claim to be Christian, contradict God’s will. “Giving patterns of churches across America typically fall into this pattern: about 20 percent of the people give 80 percent of the budget.”\(^\text{8}\) This pattern can be traced back several years. Some research reveals that the giving trend is going down instead of improving.

In the late 1950s average per member giving for one set of Protestant communions was above 3 percent of U.S. per capita income. By the early 1990s it was about 2.5 percent, a drop of 20 percent. Further, the amount of money being spent beyond the congregation’s own needs, for such activities as denominational support, international and domestic mission activities, and seminary support, was declining.\(^\text{9}\)

As one can see in this research, the giving among Protestant denominations is declining. It is a very serious issue that must be addressed in order to stop the downward spiral and to encourage an upturn in generosity toward God and His purposes. “Because of the difficulties in raising funds, pastors have fallen into a stewardship approach that appears to have widespread application. A major strategy in use is crisis fund-raising.”\(^\text{10}\) When

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\(^6\) Brownlow, 15.

\(^7\) Brown, 25.

\(^8\) George and Logan, 45.

\(^9\) Ronsvalle and Ronsvalle, 36.

\(^10\) Ibid., 119.
financial stewardship is not a constant priority in Christ’s church, there are many negative consequences, such as those listed above.

**God Holds Man Accountable**

God holds His people accountable for the financial aspect of personal living and of His church. Accountability is giving account for what has been done. Financial accountability is very important to God. Man will one day have to give an account of the blessings God has bestowed. There are several key passages of scripture that teach God’s heart on this matter. God held man accountable in the parable of the talents in Matthew 25 and Luke 19. In this case, three individuals were given different amounts of money to use, such as the blessings received from the Lord today. It is important to note that God was pleased with the wise oversight of the two who used their money to increase and grow money for the Master. The one who was scolded for misuse of the funds was the one who simply did nothing, even though he did not lose his Master’s money. His punishment rested primarily upon his lack of faith to do something with the money. As in the parable, God will soon return and judge what one has done with the blessings He has given today.

In the case above, the unjust steward was scolded for not using God’s blessings. However, one can also go against God’s will by using His blessings in the wrong way, such as the parable of the rich fool. In this case, Jesus expresses a story of a man who had a great year of prosperity. The man had taken steps to grow his prosperity by planting crops, and God blessed him abundantly. His poor stewardship came with his decision of what to do with his excessive blessings. He made a selfish decision to keep everything.
Rather than give anything away and bless others, he determined in his heart to tear down his current barns and build bigger barns. God held that man accountable that very night by taking his life.\(^{11}\)

In the United States of America, it is not uncommon to find individuals and churches that have been blessed by God in excess. “In fact, surplus should be normal to a church serving God; after all, God has promised to provide for every good work. But too often the money is hoarded rather than saved. It is not allocated to any needs, present or future, and represents a lack of trust, just as in the case of the rich fool in Luke 12:16-20.”\(^{12}\)

God is going to hold individuals and churches accountable. The love of money and of the world can mislead people against the very purpose of Christ. One can see this illustrated in Judas, the treasurer for the apostles. He sold the most precious Jesus for a few pieces of silver. The love of money controlled his behavior. Money will control anyone who allows it to be master. “One of the surest signs of worldly values in Christianity is the love of money.”\(^{13}\) Man cannot serve both God and money. Man will either love God or love money, but man cannot do both!

Accountability is a tool to help gauge what has been done and what is planning to be done. “Accountability is very important, and the Bible tells us over and over again to build it into our lives. But here is the caution: Accountability is not a cure for lack of self-control.”\(^{14}\) Congregations, as well as individuals, need to be cautious of accountability.


\(^{13}\) Ibid., 32.

\(^{14}\) Ibid., 126.
However, it is important to note that “accountability can expose a problem, but it can’t fix it.” There must be action to correct mistakes. Plans must be made that are fiscally responsible both in personal daily living and in the Lord’s church. “Like everything else, a church needs to be checked against a standard, against an ideal, from time to time to see if it is on target and if it measures up to what it should be.” Church accountability is a very important issue when considering the finances of the church.

Many churches and treasurers thereof leave themselves open to much criticism through the looseness of their accounting methods. Consider the church where operations are such that (1) one person counts the contribution; (2) the count is not made immediately; (3) the money is kept by the individual for later deposit; (4) the same individual signs the checks; (5) approves all payments; (6) keeps no minutes; (7) is not audited by anyone; (8) makes only oral reports to the congregation; and (9) prepares no budget. Can such a church even know where it stands? Yet, we have congregations that operate in such a manner. Any congregation operating in this way is contributing to the downfall of any weak brother.

Church leaders and individuals should be very concerned with accountability; however, according to the following research, this issue is often overlooked.

Christians many times fail to see the need for accounting controls in church business. Many people find the idea of internal control in regard to church finances objectionable as they want to think no member of the church would ever steal from the Lord. Unfortunately, however, evidence is to the contrary. Eugene Cobaugh, a Certified Public Accountant with one of the national accounting firms, stated recently, “Not many flagrant examples of embezzlement have occurred in churches, but this is not because of the lack of opportunity, for many church accounting systems are greatly inadequate.”

This can easily happen in a church where only one is accountable for the church finances.

“Consider the Christian who has sole control over the church’s funds and who is not

15 Cloud and Townsend, 127.
16 Balcomb, 109.
17 Rix, 11.
18 Ibid., 12-13.
tempted but is falsely accused and, due to a lack of records and controls, is unable to prove his innocence." 19 Accusations can damage a congregation’s effectiveness, hurt the one accused, and impact the community’s attitude toward the church. Therefore, the accountability of the church is an issue that needs to be seriously considered.

**God Will Not Have Intimate Relationships with Unfaithful Stewards**

Poor stewardship is a sign of spiritual sickness. God’s holy presence will not abide in the unfaithful steward’s life. “A pastor recently did research in the giving patterns of his membership. He discovered that 59 percent of the membership gave 100 percent of the budget and that 41 percent gave nothing during a twelve-month period. Estimates indicate that in most evangelical churches 20 percent of the people give 80 percent of the money.” 20 Poor stewardship is a sign of one not growing in Christ. When one responds to God’s love (Christ’s death, burial, and resurrection), one is saved, but one’s process to sanctification is just beginning. One’s walk with the Lord is very important, and stewardship is a reflection of what one is doing with the blessings of the cross and with the blood of Christ. Therefore, poor stewardship is a very strong sign of spiritual sickness running deeper than an act of giving. Poor stewardship is reflective of the condition of one’s heart, or even a church’s heart.

One concern is the downward trend among evangelical churches in the area of giving. “Giving as a percentage of income has been declining. Congregations are keeping

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19 Ibid., 13.

more of their income.” 21 Church practice and worship today should fully include, encourage, and embrace giving from the heart because it reflects the heart of the worshiper.

Even the way money is collected in many communions seems to separate finances from the spiritual. “In some of our churches, many are subdued when it comes to the offering,” said Al Taylor. “The attitude is, ‘Let’s get it over with and get on with worship,’ and that’s wrong. The offering is part of worship, and if it is not included in that sense, people are robbed of that blessing.” 22

Giving should not be rushed through; rather one should be encouraged and drawn closer to the heart of God when giving to the Awesome, Most High God. Giving is very spiritual; therefore, when this aspect of worship is diminished or absent from the worshiper’s life, the relationship with God is broken.

God Desires a Relationship with the Poor Steward

The fact that God desires a relationship with man is extraordinary. Amazing love is seeing the love God has for man and seeing His continued blessings upon man. God expresses His desire for relationship with the man who wrongs Him. Christ died on the cross when man did not deserve His love. “But God demonstrates His own love toward us, in that while we were still sinners, Christ died for us.” 23 Therefore, God proved His desire to have a relationship with sinful man. A relationship with God is only possible because God loves man, and He desires to be in relationship with man.

Financial matters can result in broken fellowship with God. This occurs when one goes against God’s plan to a place where God will not abide. When fellowship is broken,

21 Ronsvalle and Ronsvalle, 30.

22 Ibid., 185.

23 Rom. 5:8.
one’s life is meaningless as a person strives to find purpose through the physical aspect of life. God waits for His children to return to Him. God is quick to forgive and to restore the full fellowship that only He can provide. For this to happen, God must be given the proper place of honor that He deserves. Returning to God after poor financial stewardship, involves the recognition that God is the source and owner of all material and spiritual blessings. The smallest to the greatest possession, which is the gift of eternal life, must be recognized as gifts from God. Man does not earn anything. For one to truly worship God, one must love Him to the point of giving Him the credit and the praise for all things. One must place Christ on the throne of material possessions. When that happens, immediately God restores one’s full fellowship. God desires fellowship. God desires and deserves one’s praise and love.

One example in scripture that clearly lays out the love that God has for His children is found in the parable of the prodigal son. Jesus expressed the story of a father, which represents our heavenly Father, and his sons, representing God’s children. One son requested the material blessings that he thought he deserved. The father agreed, and the son went and wasted his inheritance. After the fun was up and the material possessions had been destroyed through wasteful living, the child came to realize that his real source of blessing was having fellowship with his father. Therefore, the child made the decision to return home. The exciting part is the father’s response; he was waiting and longing for his child to return. When the father saw his child coming home, the father ran to him and honored his son’s decision to return. The father blessed him with more riches than the child ever expected. He received not only grace and mercy but also full fellowship and an abundance of material blessings because he was the father’s child. This is a story of hope.
for anyone who has misused God’s blessings. Bad stewardship doesn’t have to be the end. It can be the beginning of a wonderful, stronger, and more loving relationship with our Father in Heaven.

God Offers Grace and Forgiveness

The forgiveness God offers the poor steward is found in His unconditional love, grace, and mercy. God is forgiving, and if one has not obeyed as God desires, He offers forgiveness and renewal with Him. God is a forgiving God. God is a grace-giving and merciful God. God understands what man is going through with financial temptations; therefore, man cannot do something that will shock or surprise God. History reveals that man has struggled with materialism throughout the ages, and it has been detrimental to many churches, leaders, and individuals alike. God offers hope to all who fall into the despairing depths of financially poor stewardship.

The hunger for wealth and possessions can destroy spiritual leaders. People valuing wealth above everything else will strive for jobs that pay more, regardless of whether these jobs cause great hardship to their families. Pastors can be lured to larger churches that pay higher salaries, even though their families had been content in their smaller church setting. As one person asked, “Why does God always seem to call ministers to churches that pay more money and never to churches that pay less?”

God offers forgiveness and grace through His infinite love and mercy. The love that God extends to man is not about man’s physical things; it is about the person. God loves people. God is not passionate about the material things in this world. He loves the people of this world. God does not need things; He owns all things already. He has a strong love for people and through this love He gives people the option to respond to

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Him. Jesus Christ will heal and forgive those who have loved money more than Him and those who have been caught up and hurt by the destructiveness of greed. “For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.” God wants us to know that He is always there for us and that He is the One providing for all we need if we will give Him our hearts and honor Him as our Lord and Savior. “But seek first the kingdom of God and His righteousness, and all these things shall be added to you.”

_God Offers Revival_

Revival is a renewal to God. Revival is returning to God, being in a right relationship with God, and staying in the relationship with God. King David desired to be revived by God after his sin with Bathsheba and after the realization of the destruction that sin brings. The most important cry of David was the desire to have God’s fellowship in his life again. King David acknowledged God’s part in revival and acknowledged His generosity in offering His fellowship. “Restore to me the joy of Your salvation, and uphold me by Your generous Spirit.” As He did for David, God is waiting to restore the severed relationship with His poor steward, whom He loves.

God desires to revive His people. He has so much to give, and He desires to do so, but broken relationships prevent Him from showering blessings down. One strong example of this is seen when God said through Malachi, “Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this. . . . If I will not

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25 1 Tim. 6:10.

26 Matt. 6:33.

27 Ps. 51:12.
open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.” God promised in this case to give so greatly that the people would not have room to keep the blessings of God. If God’s people will give to Him what is His, God offers revival. Revival comes through broken hearts submitting to God, calling on God through prayer, and offering material things such as time, talents, and treasures to God’s service. Through seeking God and His way, one will come into the very presence of God.

Financial revival will change the trend that is taking place today. This trend includes today’s lack of discussion about the use of money, lack of accountability, and lack of vision for the expansion of God’s Kingdom.

Interestingly, it may be more difficult to talk about money on a personal level in church than any place else. According to the survey conducted by Robert Wuthnow, 82 percent of those who attended religious services every week never or hardly ever discussed their personal finances with friends, 88 percent had not talked with fellow workers about it, 93 percent had not had such conversations with members of the clergy, and 95 percent had not talked to fellow congregation members.

When members of the Lord’s church can communicate openly and freely, knowing that the love of Christ is in the hearts of those who are assembled, then one can feel the confidence of openly discussing financial issues. One should be able to express concerns about church finances, personal finances, and financial matters in general. When churches and individuals come to this point, they will experience God’s presence in a powerful way, knowing only God can bring revival.

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28 Mal. 3:10.

29 Ronsvalle and Ronsvalle, 131.
CHAPTER FIVE

FINDINGS OF STUDY AND ANALYSES OF THE DATA

This chapter focuses on the findings of the surveys, along with analyses of the data. First, who participated in the survey? Second, what are the results of the survey? Third, the analysis of the survey with accompanying observations and recommendations are presented.

Who Participated in the Survey?

It is the author’s assumption that this survey represents the active members in the Church of Christ. The survey represents members who took the time to complete the survey, and it would be highly probable that they are also members who care about the work of the Church of Christ. Therefore, this information most likely represents the leadership found within the Church of Christ.

The survey was administered via email to members of the Church of Christ. The launch email had a link to www.LoveGoodStewardship.com, which had a link to the survey. The survey’s official launch date was November 1, 2006. Potential prospects had two weeks to respond to the survey and to forward the email to others. The official closing date was November 14, 2006, at 11:59 P.M. central standard time. During the two week period there were 3,964 visits to the survey, 169 partial completions of the survey, and 3,485 completed surveys.

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1 Appendix Two: Launch Email.
Two websites were partial hosts of the survey. First, LoveGoodStewardship.com is a website created with the purpose of hosting the survey, as well as a new stewardship ministry that embraces God’s love, promotes vision, and encourages life-changing ideas. Second, Zoomerang.com made the survey possible by providing the necessary technology to administer and collect the data. Also, Zoomerang documented the results and aided in the survey’s interpretation.

The survey was widespread among members of the Church of Christ. There was an offer on the www.LoveGoodStewardship.com website to sign-up for future stewardship e-resources using a database provided by www.AWeber.com. Of those who voluntarily requested the e-resources, AWeber built a database of the geographical location for each email address. There were 1,051 people who signed-up to receive future e-resources. That number is approximately 1/3 of the completed surveys. Having roughly 1/3 of the surveyed group enroll for this service provides approximate evidence of where the people are located that participated in the survey. In addition, all people requesting the stewardship e-resources may not have taken the survey. Overall, the data strongly displays the extensiveness of the survey.

As noted in appendix three, AWeber identified the general location of approximately 1/3 of the survey participants. The majority of the participants were located in the United States, but there were many participating from other countries as well. This information supports the broad scope of the survey.

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2 Appendix Three: Survey Participants from AWeber Service.
What are the Results of the Survey?

There were 3,485 people who participated in the survey. Out of that number 3,428 claimed they were members of the Church of Christ. Replying as a nonmember of the Church of Christ ended the survey. This survey targeted Church of Christ members; therefore, all results include only the answers of those who claim to be Church of Christ.3

The compilation of the data encompasses broad perspectives from various demographics, so many of the survey results could benefit leaders and members alike, regardless of geographic location, by providing general information on financial stewardship. In discussing the survey results, the focus is on elders, deacons, preachers and women Bible class teachers. Currently, these four groups represent the leadership in the Church of Christ. It is the author’s intention to accurately present the recommendations of these leaders. Due to the vast amount of data, the information is categorized into groups by themes. The top ten answers are recorded along with the number of people who expressed the answer. The final tally may not equal the total number of responses to the questions because some responders gave multiple answers.

Following the results of the elders, deacons, preachers, and women Bible class teachers, there is a need to examine other aspects in searching for financial stewardship trends in the Church of Christ. These other aspects include the comparison of answers for men vs. women, age variance, all Bible class teachers, college students, alumni of Christian education, and the question “Do you have a written will?” Lastly, is a summation entitled, “Observations and Recommendations.”

3 Appendix One: Survey Instrument and Results.
Surveyed Elders in the Church of Christ

Elders’ Closed-Ended Questions

As noted in appendix 1, three hundred thirty-one (331) elders participated in the survey. Cross tabulation analysis revealed the following: 209 (63.1%) elders believe stewardship/giving should be taught more. Three hundred twenty-five (98.2%) elders enjoy giving money to the church. Three hundred thirty-one (100%) elders normally give to the church. Two hundred twenty-three (67.4%) elders give 10% or more of their pretaxed income to the church. One hundred sixty-seven (50.5%) elders give directly to Christian education. One hundred fifty-four (46.5%) elders directly support adoption agencies/children’s homes. One hundred eighty-one (54.7%) elders directly support charity organizations. One hundred eighty-three (55.3%) elders directly support mission work.

Elders Who Are Preachers

Of the 331 elders surveyed, ninety-two (92) responded that they also serve as preacher. Cross tabulation analysis revealed that 53 (57.6%) believe that stewardship should be taught more, and 31 (33.7%) believe it should be taught the same amount. Seventy-six preacher-elders (82.6%) claim to give 10% or more of their pretax income. Fifty-six (60.9%) directly support or plan to support Christian education. Forty-eight preacher-elders (52.2%) directly support or plan to support charity organizations.
Elders’ Open-Ended Questions

Where do you believe the churches of Christ should spend the greatest amount of money?

1. **Evangelism (Local and Abroad):** This was by far the strongest response to this question. There were 114 elders (34.4%) specifying evangelism, both local and abroad.

2. **Missions (Teaching the Gospel Abroad):** Ninety-five elders (28.7%) listed missions. In many surveys, the elders specified overseas, but for some responses, overseas was an assumption.

3. **Benevolence:** Seventy-four elders (22.4%) expressed benevolence as a major priority. Within this category, there were elders that requested benevolence in general, benevolence in the church, local benevolence, orphanages, helping widows in need, helping the poor, disaster relief, retirement centers, helping handicapped people, and educating people to get out of poverty.

4. **Church Staff Salaries:** There were fifty-nine elders (17.8%), almost one-out-of-five, who answered that the expense necessary to support a preacher and church staff in order to educate the local congregation is the primary place to spend the church’s money.

5. **Local Evangelism:** Forty-nine elders (14.8%) noted local evangelism.

6. **Community Outreach:** There were forty-three elders (13.0%) that listed community outreach as priority. Within this answer, it was common to also see listed the responsibility to reach the spiritual and physical needs of the people in the community.
7. **Local Church**: There were fourteen elders (4.2%) that requested the money be spent on the local church. Included in this response were church programs, edification programs, and teaching supplies.

8. **Preacher Training**: Eleven elders (3.3%) believe the money should be spent on preacher training education, preacher schools, and Christian colleges and universities.

9. **Church Facilities**: Eight elders (2.4%) recommend the money go toward buildings to facilitate church functions.

10. **Youth**: Only two elders (0.6%) specifically mentioned that money should be given to support the youth group.

Also, six elders (1.8%) responded with no opinion. These six conveyed the idea that each individual church should decide.

What do you consider the main cause of poor stewardship in the churches of Christ?

1. **Lack of Biblical Teaching**: One hundred four elders (31.4%) answered the lack of Biblical teaching is a reason for poor stewardship in the churches of Christ.

2. **Materialism**: Seventy-five elders (22.7%) listed materialism as a main reason. Also, included in this group are elders that said it is greed, worldliness, or misaligned priorities.

3. **Apathy**: There were forty-five elders (13.6%) that feel apathy, complacency, or lack of commitment are reasons for poor stewardship.
4. **Poor Leadership**: Thirty-six surveyed elders (10.9%) placed poor leadership as a reason for poor stewardship.

5. **Lack of Planning and Vision**: Thirty-four elders (10.3%) expressed concern that the lack of planning and vision results in poor stewardship.

6. **Lack of Faith in God**: Twenty-seven elders (8.2%) listed a lack of faith in God as being the reason for poor stewardship.

7. **Communication**: Fifteen elders (4.5%) said it is a lack of effective communication.

8. **Lack of Love and Grace**: Eleven elders (3.3%) replied that the problem with stewardship stems from the lack of love and grace.

9. **Debt**: Nine elders (2.7%) said it is a debt problem. Many that expressed this answer went on to explain that the problem with the church debt grows from the church members’ poor personal financial planning.

10. **Lack of Prayer**: Two elders (0.6%) listed lack of prayer as a cause for the lack of godly stewardship.

There were eight elders (2.4%) that expressed their opinion that the stewardship in the churches of Christ is good.

**What do you think the churches of Christ should do to increase stewardship?**

1. **Promote Effective Teaching**: Two hundred seven elders (62.5%) answered the church should improve teaching on Biblical stewardship.

2. **Increase Communication**: Twenty-seven elders (8.2%) replied the church should increase communication between members and leaders.
3. **Develop Personal Growth in One’s Relationship with Jesus Christ**: Twenty-one elders (6.3%) said that growth in one’s relationship with Jesus Christ would help increase stewardship. Also, the idea was conveyed by some that a deeper understanding of God’s grace would help increase stewardship and promote faithfulness.

4. **Build Stronger Leadership**: Twenty elders (6.0%) responded that leaders need to model good stewardship, encourage training, and help develop future leaders.

5. **Implement Vision and Planning**: Twelve elders (3.6%) believed the church should have a clear plan for the present and a vision of the future.

6. **Don’t Know**: Nine elders (2.7%) expressed uncertainty for how to increase stewardship.

7. **Encourage Involvement**: Nine elders (2.7%) said encouraging members to be involved would increase stewardship.

8. **Encourage Prayer**: Seven elders (2.1%) thought it necessary to promote prayer.

9. **Increase Accountability**: Six elders (1.8%) said the leadership needs to be accountable to the church.

10. **Focus on Service**: Five elders (1.5%) replied the church needs to focus on service.

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*Surveyed Deacons in the Church of Christ*

**Deacons’ Closed-Ended Questions**

The survey revealed that of the two hundred ninety-eight (298) deacons that responded, 175 (58.7%) deacons feel stewardship/giving should be taught more. Two hundred seventy-eight (93.3%) enjoy giving money to the church. Nineteen (6.4%)
expressed that they sometimes enjoy giving to the church. Two hundred ninety-five (99%) normally give money to the church. One hundred thirty-two (44.3%) deacons give 10% or more of their pretax income. One hundred forty-four (48.3%) give less than 10% of their pretax income. Twenty (6.7%) deacons are unsure what percentage they give.

One hundred forty-one (47.3%) deacons directly support Christian education. One hundred twenty-six (42.3%) deacons directly support adoption agencies/children’s homes. One hundred fifty-four (51.7%) deacons directly support charity organizations. One hundred sixty-five (55.4%) deacons directly support mission work. Twenty-nine (9.7%) deacons plan to directly support mission work.

Deacons’ Open-Ended Questions

Where do you believe the churches of Christ should spend the greatest amount of money?

1. **Missions**: One hundred three deacons (34.6%) answered missions that are focused abroad.

2. **Evangelism**: Ninety deacons (30.2%) said evangelism that is focused both locally and abroad.

3. **Outreach**: Fifty-three deacons (17.8%) simply responded outreach.

4. **Benevolence**: Forty-seven deacons (15.8%) said benevolence. Some emphasized the importance of the church helping the members as well as reaching out into the community. A few specifically mentioned helping orphans and widows in need.
5. **Local Evangelism**: Twenty-four deacons (8.1%) replied that the church should focus on local evangelism.

6. **Education in the Local Church**: Twenty elders (6.7%) said the education in the local church.

7. **Church Facilities**: Eleven deacons (3.7%) responded that the focus should be on church facilities, both grounds and buildings.

8. **Church Staff Salaries**: Seven deacons (2.3%) said church staff salaries.

9. **Church Programs**: Six deacons (2.0%) answered church programs.

10. **Christian Education**: Three deacons (1.0%) responded Christian education.

Nine deacons (3.0%) stated that they had no opinion.

**What do you consider the main cause of poor stewardship in the churches of Christ?**

1. **Materialism**: Ninety-three deacons (31.2%) responded materialism, greed, worldliness, or improper priorities.

2. **Lack of Biblical Teaching and Personal Understanding**: Sixty deacons (20.1%) said it is a lack of Biblical teaching and personal understanding of God’s Word.

3. **Lack of Faith**: Thirty-five deacons (11.7%) answered it is a lack of faith.

4. **Apathy**: Thirty-one deacons (10.4%) replied apathy, complacency, or a lack of commitment.

5. **Lack of Good Leadership**: Twenty-nine deacons (9.7%) said it is a lack of good leadership.
6. **Lack of Planning/Vision**: Twelve deacons (4.0%) responded it is a lack of planning and vision.

7. **Debt**: Eleven deacons (3.7%) answered the debt of members or the debt of the church.

8. **Lack of Effective Communication and Accountability**: Ten deacons (3.4%) said it is a lack of effective communication and accountability.

9. **Incorrect Theology**: Nine deacons (3.0%) believe poor stewardship is a result of incorrect or insufficient instruction. Many expressed the need to teach what God says about stewardship and tithing.

10. **Poor Money Management**: Eight deacons (2.7%) replied bad money management.

**What do you think the churches of Christ should do to increase stewardship?**

1. **Effective Teaching**: One hundred thirty deacons (43.6%) said effective teaching would increase stewardship.

2. **Communication and Accountability**: Forty-six deacons (15.4%) said communication with and accountability to the membership. Many expressed the desire for the leadership to share with the church the results of how the money is being spent.

3. **Edify and Encourage the Members**: Thirty-nine deacons (13.1%) had the opinion that the church should edify the members and encourage their involvement.

4. **Leaders Need to Lead**: Twenty-four deacons (8.1%) responded that leaders have the responsibility to lead.
5. **Focus on Special Money Management Classes/Seminars**: Twenty-three deacons (7.7%) said to hold special money management classes/seminars to educate members and leaders on how to better handle money.

6. **Promote Faithfulness**: Twenty-one deacons (7.0%) believed promoting faithfulness would influence positive stewardship.

7. **Extend Service, Outreach, and Missions**: Seventeen deacons (5.7%) thought spending more on benevolent works, outreach, and missions would encourage greater stewardship.

8. **Create a Vision/Plan**: Sixteen deacons (5.4%) answered with the need to create a vision and plan for the future.

9. **Encourage Prayer**: Fourteen deacons (4.7%) said to encourage members and leaders to pray.

10. **Training for Current Leaders**: Four deacons (1.3%) suggested training be made available for current leaders.

There were 12 deacons (4.0%) answering “don’t know.” They didn’t have any suggestions for improving the stewardship practices in the Church of Christ.

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**Surveyed Preachers in the Church of Christ**

*Preachers’ Closed-Ended Questions*

A large group of preachers, six hundred eighty-nine (689), are represented in the survey with 429 (62.3%) who feel stewardship and giving should be taught more. Two hundred six preachers (29.9%) said it should be taught the same. Perhaps this percentage represents preachers who already have a good stewardship teaching program. There were
eleven preachers (1.6%) that expressed that stewardship needs to be taught less. Forty-three preachers didn’t have an opinion on the question.

Examine the giving patterns of the Church of Christ preachers. Six hundred fifty-seven preachers (95.4%) enjoy giving to the church. Twenty-nine preachers (4.2%) expressed they enjoy giving to the church sometimes. Six hundred eighty-three preachers (99.1%) normally give to the church. Only six preachers (.9%) expressed they do not normally give to the church. Four hundred eighty-two preachers (70.0%) give 10% or more of their pre-tax money. The preachers give more of their income to the church than any other group. There were twenty-seven preachers (3.9%) unsure of what percentage they give to the church. Fifty-three preachers (7.7%) claimed to give 1-5% of their pretax income. Of those surveyed, one hundred twenty-four preachers (18.0%) give 6-9% of their pretax income.

Please consider the following figures as it relates to preachers directly supporting other works. Two hundred seventy-one preachers (39.3%) directly support Christian education. Ninety-three preachers (13.5%) plan to directly support Christian education, but have not yet done so. Three hundred three preachers (44.0%) directly support charities. Forty preachers (5.8%) plan to directly support charities. Three hundred eighty-three preachers (55.6%) directly support mission work. One hundred four preachers (15.1%) plan to directly support mission work. To add, that makes a total of 487 preachers (70.7%) who are willing to directly support mission work.
Preachers’ Open-Ended Questions

Where do you believe the churches of Christ should spend the greatest amount of money?

1. Evangelism (Local and Abroad): Four hundred eighteen preachers (60.7%) replied evangelism, both local and abroad.
2. Benevolence: One hundred twenty-nine preachers (18.7%) said benevolence.
3. Missions (Teaching the Gospel Abroad): One hundred three preachers (14.9%) responded missions.
4. Local Church: Sixty-eight preachers (9.9%) thought monies should be spent on the local church.
5. Educating Church: Sixty-five preachers (9.4%) encourage using the money to educate members of the church.
6. Outreach: Fifty-eight preachers (8.4%) replied that money should be used for outreach.
7. Local Evangelism: Thirty-nine preachers (5.7%) said local evangelism.
8. Preacher Pay: Sixteen preachers (2.3%) expressed that the majority of the money should be used for preacher pay; six of these (0.9%) also expressed church staff salaries.
9. Youth: Fourteen preachers (2.0%) thought the church should focus on the youth.
10. Inner City Work: Ten preachers (1.5%) replied that the church should focus on inner city work.

Twenty-six preachers (3.8%) said that each church should decide. Many expressed that the church should take a prayerful approach to spending the monies.
What do you consider the main cause of poor stewardship in the churches of Christ?

1. **Lack of Effective Biblical Teaching**: Two hundred twenty-five preachers (32.7%) said it is a lack of effective Biblical teaching.

2. **Materialism**: One hundred sixty-nine preachers (24.5%) replied materialism, greed, worldliness, or misaligned priorities.

3. **Apathy**: One hundred three preachers (14.9%) answered apathy, complacency, or a lack of commitment.

4. **Poor Leadership**: Seventy preachers (10.2%) responded poor leadership.

5. **Lack of Planning/Vision**: Forty-seven preachers (6.8%) said it is a lack of planning and vision.

6. **Lack of Faith**: Forty preachers (5.8%) believe it is a lack of faith.

7. **Poor Personal Financial Planning (Personal Debt)**: Twenty-five preachers (3.6%) said the church’s poor stewardship is due to the individual’s lack of personal financial planning.

8. **Communication**: Twenty-two preachers (3.2%) thought it is due to a lack of communication. Members do not know what is going on.

9. **Poor Theology**: Twenty-one preachers (3.0%) believe it is incorrect theology on stewardship that is being taught. Most also said that it is the lack of the Old Testament being respected and taught effectively.

10. **Lack of Love and Grace**: Ten preachers (1.5%) responded a lack of love and grace.
Twelve preachers (1.7%) believe, as a whole, there is good stewardship in the churches of Christ.

**What do you think the churches of Christ should do to increase stewardship?**

1. **Effective Teaching:** Three hundred eighty-one preachers (55.3%) responded with the need for effective teaching in the area of stewardship.

2. **Increase Communication and Accountability:** Ninety preachers (13.1%) said to increase communication and give account of money being spent.

3. **Encourage Faithfulness:** Eighty-six preachers (12.5%) believed encouraging faithfulness would enhance stewardship.

4. **Improve Leadership:** Forty-six preachers (6.7%) replied improve church leadership.

5. **Create Vision/Planning:** Thirty-five preachers (5.1%) said create vision and plan.

6. **Spend More on Benevolence and Outreach:** Thirty-four preachers (4.9%) responded that if the church would spend greater amounts of monies on benevolence and outreach in the community, the members would be encouraged to be more giving, because they could see their money at work.

7. **Increase Member Involvement in the Local Church:** Twenty-eight preachers (4.1%) replied encourage involvement in the local church.

8. **Encourage Prayer:** Fifteen preachers (2.2%) said to encourage prayer.

9. **Help People Grow in Appreciation of God’s Grace and Love:** Thirteen preachers (1.9%) responded with this answer.
10. **Set Goals**: Ten preachers (1.5%) responded that the church needs to set goals for the members to know to what purposes their monies will be used.

_Surveyed Women Bible Class Teachers in the Church of Christ_

Women Bible Class Teachers’ Closed-Ended Questions

Many women Bible class teachers participated in the survey, approximately seven hundred ninety-three (793). Out of this number, 414 teachers (52.2%) feel stewardship and giving should be taught more, and 330 female teachers (41.6%) believe stewardship/giving should be taught the same amount. In addition, 726 female teachers (91.6%) enjoy giving money to the church, and 65 female teachers (8.2%) enjoy giving only sometimes. Seven hundred seventy-seven female teachers (98%) normally give to the church. Eighty-five female teachers (10.7%) are unsure of the percentage they give to the church. This could be due to a lack of communication in the family. The husband may be giving without informing the wife of what they are giving together as a family.

Furthermore, 377 (47.5%) claim to give 10% or more of their gross pay (before taxes) to the church. One hundred eighty-four female teachers (23.2%) claim to give 6-9% to the church. One hundred thirty-two female teachers (16.6%) said they give 1-5% to the church.

The research shows that more women Bible class teachers directly give to and/or plan to directly support Christian education, adoption agencies, children’s homes, charity organizations, and missions than do men Bible class teachers. Could this show a lack of confidence in the men’s leadership? Or possibly, women have a greater level of satisfaction from giving directly to a work that they are knowledgeable about, rather than
handing the money over and being uninformed about its use, which happens in some congregations.

Women Bible Class Teachers’ Open-Ended Questions

In general, the women had more detailed answers than the men. Most of the women’s answers were in-depth, as opposed to most men’s answers which were very brief. Therefore, the women’s answers have been compiled into themes, without additional explanation, unless it was deemed necessary for clarification. The number in parenthesis represents the number of women, out of 793, answering respectively.

Where do you believe the churches of Christ should spend the greatest amount of money?

1. Missions: (242 – 30.5%)
2. Evangelism (Local and Abroad): (197 – 24.8%)
3. Benevolence: (142 – 17.9%)
4. Outreach: (134 – 16.9%)
5. Education/Teaching: (67 – 8.4%)
6. Youth/Children: (60 – 7.6%)
7. Local Church: (50 – 6.3%)
8. Local Evangelism: (48 – 6.1%)
9. Preacher Pay and Benefits: (30 – 3.8%)
10. Christian Education: (14 – 1.8%)
The lady Bible class teachers had several ideas such as senior ministries, unplanned pregnancy centers, single parenting classes, divorce recovery classes, addiction recovery programs, Christian counseling, daycares, and programs that focus on the college age and on young families. Out of 793 women, only 15 (1.9%) stated “don’t know” to the question of where the church should spend its money.

What do you consider the main cause of poor stewardship in the churches of Christ?

1. Materialism/Greed/Worldliness/Misaligned Priorities/Selfishness: (178 – 22.4%)

2. Lack of Teaching/Understanding: (125 – 15.8%)

3. Bad Leadership: Includes the following responses: misuse of funds, poor communication between elders and members, members out of touch and uninformed, and members don’t like or don’t know how the money is being used. One surveyor said her church experienced “dry and legalistic leadership.” (120 – 15.1%)

4. Apathy/Complacency/Lack of Commitment: (63 – 7.9%)

5. Poor Personal Financial Planning: Poor budgeting (53 – 6.7%)

6. Lack of Involvement: (36 – 4.5%)

7. Lack of Grace and Love: (26 – 3.3%)

8. Faith: Failure to believe God (25 – 3.2%)

9. Debt: (23 – 2.9%)

10. No Accountability: (19 – 2.4%)
There were 22 lady Bible class teachers (2.8%) who stated they did not know the cause of poor stewardship in the churches of Christ.

**What do you think the churches of Christ should do to increase stewardship?**

1. **Preach and Teach Stewardship from a Biblical Perspective:** (297 – 37.5%)
2. **Accountability:** People desire information. Report to the members the use of funds to ensure a good use of monies spent. (58 – 7.3%)
3. **Financial Planning Classes on Personal Budgets:** (39 – 4.9%)
4. **Start Early with Children’s Bible Classes Emphasizing Stewardship:** (34 – 4.3%)
5. **Prayer:** (33 – 4.2%)
6. **Encourage Involvement:** (31 – 3.9%)
7. **Continuous Communication:** (30 – 3.8%)
8. **Have Seminars Teaching Specifics on Getting out of Debt and on Budgeting:** (25 – 3.2%)
9. **Let Men and Women be Involved in Developing the Church Budget:** (24 – 3.0%)
10. **Leaders Need to be Good Examples:** (21 – 2.6%)

Seven women (0.9%) said church stewardship is already good. Other suggestions given were to have mentorships with more one-on-one for leaders and teachers, to ask members to teach on giving, for parents to teach children at home, to encourage more men and women to fulfill their leadership roles, to institute a pledge system, and to increase personal Bible study. Thirty-five women (4.4%) didn’t have any idea for increasing stewardship.
Male vs. Female

The survey revealed that males feel stronger (by 8.5%) about the need to teach more on stewardship/giving. Females feel more strongly (by 8.2%) that it should be taught the same amount. Another significant aspect that the research provides is 2.9% more males enjoy giving as compared to 3.6% of women who sometimes enjoy giving. Both sexes normally give money to the church. There were no significant variation percentages that normally give to the church.

The percentage of total income given is higher among the males. The number of males who claim to give 10% or more was 54.6% with 44.3% of the females claiming to give 10% or more. That is a 10.3% difference in favor of the males giving more than the females. That is a very large difference.

More men support Christian education than women, but more women plan to support Christian education than men. This shows that more men actually follow through with their intentions of giving to Christian education. The numbers were very similar in regards to supporting children’s homes and adoption agencies. Over 50% of the women claim to give to some form of a charity, which is significantly higher than the males in actual giving and in planning to give. About 10% more males claim to never support any form of charities in the future. A comparison between males and females on the support of a direct missionary is approximately 50% for both, but more females (by 4.6%) reveal they plan to directly support a missionary.
Age Variance

The research shows that as a person ages, one feels stronger about having more lessons on stewardship and giving. Also, the survey revealed that 53.3% believe it should be taught more, so that would mean that over 50% of those who completed the survey, feel a need for more lessons to be presented on this topic.

Furthermore, the data revealed that as one grows older, one finds more enjoyment in giving. Even though, the younger people do enjoy giving. Out of the 17-25 age group, 280 young people (84.8%) claim they enjoy giving. This is a good percentage, except when compared with the 70-and-above age group, which had 208 (99%) claim to enjoy giving. This could reveal that either younger people are more honest or, as a whole, older people realize that giving is truly enjoyable. The 26-49 age group had 162 (9.5%) people claim that they sometimes enjoy giving. This reveals potential issues that a church might need to consider. Of course, there are many factors that could cause someone to not enjoy giving all the time, but the church may be able to reduce the number by communicating with this age group.

The survey revealed 283 (86.3%) young people between the ages 17-25 normally give money to the church. The young people giving money reveals that there has been some teaching either in the home, the church, or through Christian education and possibly a combination of all three. The research shows a similar trend with those who normally give as with those who enjoy giving, meaning older people have a more frequent giving behavior. Over 96% of people surveyed that were 26+ normally give. Out of those surveyed, a small percentage of people do not normally give.
As one grows older, both male and female, one’s behavior pattern is to give more to the church. Ages 17-25 had 36.9% claim to give 10% or more of their pretax income to the church. Ages 26-49 had 44.8% claim to give 10% or more. Ages 50-69 had 58.1% claim to give 10% or more. Ages 70+ had 68.4% claim to give 10% or more of their pretax income.

Following are responses by age group for those answering “Do you plan to directly support Christian education?” Over 43% of all ages claimed they would never support Christian education directly. That is not good. The ones who are giving and the ones who plan to give to Christian education total a percentage over 50% in all age groups. There are clearly strong feelings about supporting or not supporting Christian education. More Christians desire to support and are directly supporting Christian education than not in all age groups. Over 46% (644 surveyors) in the age categories from 50 to 70+ directly give to Christian education.

A cross tabulation between age and the question “Do you directly support adoption agencies/children’s homes?” revealed that over 50% of all age groups give or plan to directly give to this purpose. Over 44% (625) in the ages 50-70+, directly give to this work. Also, a cross tabulation between age and the question “Do you directly support a charity organization?” revealed over 54% of all age groups give or plan to give directly to this work. The survey also revealed that over 51% (1,606) of participants between ages 26-70+ currently give directly to charity organizations. A cross tabulation between age and the question “Do you directly support mission work?” revealed that over 62% of all age groups give or plan to give directly to missions. Furthermore, the survey revealed that 1,582 participants (over 47.5%) between the ages 26-70+ give directly to mission work.
All Bible Class Teachers

The number of surveyors teaching Bible class is 2,003. Eleven hundred fifty teachers (57.4%) believe stewardship/giving should be taught more. Seven hundred twenty-two teachers (36.0%) believe it should be taught the same amount. Eighteen hundred sixty-nine teachers (93.3%) enjoy giving to the church. One hundred twenty-three teachers (6.1%) enjoy giving to the church sometimes. Also, 1,971 (98.4%) teachers normally give money to the church. Thirty (1.5%) teachers said they normally do not give money to the church.

In examination of the giving, 1,084 teachers (54.1%) give, before taxes, 10% or more of their income to the church. Four hundred ninety-one teachers (24.5%) give 6-9% to the church. Furthermore, 263 teachers (13.1%) give 1-5% to the church.

Over half of the Bible class teachers surveyed believe in direct support of Christian education (1,107 = 55.3%). Also, over half believe in direct support of adoption agencies and children’s homes (1,046 = 52.2%). Thirdly, over half of the Bible class teachers surveyed believe in direct support of charity organizations (1,119 = 55.9%). Almost 70% believe in direct support of mission work; the actual number is 1,382 (69.0%).

College Students

The number of college students taking the survey was 249. One hundred forty-five college students (58.2%) feel stewardship/giving should be taught more. Two hundred eighteen students (87.6 %) enjoy giving to the church. Thirty (12%) say sometimes they enjoy giving to the church. Over 90% normally give to the church (224 =
90.0%). Twenty-four students (9.6%) stated they do not give to the church. One hundred twenty-three college students (49.4%) claimed to give 10% or more of their pretax income. There were thirty-three college students (13.3%) unsure how much of their income they give. Could this bring out the importance of teaching stewardship? Seventy-three students (29.3%) give less than 10% of their total pretax income. Over half of the college students surveyed believe in directly supporting Christian education (159 = 63.9%), adoption agencies/children’s homes (148 = 59.4%), charity organizations (152 = 61.0%), and mission work (203 = 81.5%).

**Alumni of Christian Education**

This group of 1,399 individuals represents everyone, male and female, who claimed to be an alumnus of a Christian university/college. Seven hundred eighty-four alumni (56.0%) believe stewardship should be taught more. Twelve hundred seventy-four alumni (91.1%) enjoy giving. One hundred twelve alumni (8.0%) sometimes enjoy giving money to the church. Seven hundred forty-eight alumni (53.5%) give 10% or more to the church. Five hundred fifty-one alumni (39.4%) give less than 10% to the church. This is a large percentage, and it illustrates the need for a stronger emphasis in Christian education promoting stewardship and giving. Also, 1,363 alumni (97.4%) normally give to the church. This is another area of concern. What about the 2.6% (36) of Christian education alumni who do not normally give to the church? Nine hundred seventy-five alumni (69.7%) directly give or plan to give to promote Christian education. This is a third area of concern. That leaves 424 alumni (30.3%) that do not directly support Christian education. Why? Could it be that they give to a church that supports Christian education?
Or, could it be that they did not understand and value their Christian education as it applies to future generations? In looking at other numbers, alumni strongly give directly to adoption agencies/children’s homes (54.8%), charities (62.1%), and mission work (72.7%).

“Do you have a written will?”

Nine hundred thirteen males (49%) and 596 females (40.2%) have instituted living wills. Many plan to have a will. Eight hundred twenty-six males (44.4%) said they plan to have a will, as compared to 745 females (50.2%). Also, there were 123 males (6.6%) who said they did not have a will and did not plan to get one. Among women, 142 (9.6%) expressed similar sentiments by not planning to acquire a will. This strongly shows an area in which stronger stewardship teaching needs to be promoted.

As one grows older, the data showed behavior to be more likely for attaining a will. The most resistance to having a will came from the 17-25 age group, as there were 80 out of 329 who responded negatively to a will. That is 24.3%, who at that age, plan to never have a will. Could this be a reflection of the lack of teaching on stewardship?

Of the elders surveyed, there were 250 (75.5%) who said they have a will. Furthermore, there were 69 (20.8%) who plan to have a will. So, the leadership overall is strongly for having a will. Of the deacons surveyed, 159 (53.4%) said they have a will. Also, 123 (41.3%) plan to have a will. Of the preachers answering this question, 314 (45.7%) said they have a will, 334 (48.6%) are planning to get a will in the future, and 39 (5.7%) responded that they have no plans to get a will. Preachers surveyed have the lowest likelihood of instituting a will (compared to elders and deacons).
Of alumni surveyed (1,393 answered this question), there were 642 (46.1%) who said they have a will. There were 657 (47.2%) who plan to institute a living will. Ninety-four (6.7%) claimed they were not going to get a will. Could this also reveal the need for stewardship teaching?

Furthermore, one is more likely to have a will if one gives 10% or more to the church. Those who give between 1-5% are the most likely to not have a will and most likely to plan to not get one in the future. Therefore, there is a correlation between how much one gives away and the concern one has about stewardship in one’s personal life.

**Observations and Recommendations**

The survey produced many ideas concerning what those in the Church of Christ believe about financial stewardship. Through this research the observer can draw upon broad information based upon data rather than opinions, assumptions, and guesses. The author offers seven recommendations based upon observations from the survey.

1. **Prayer**: The survey revealed a low percentage of members discussing prayer. Stewardship requires that God is the center. Based upon this survey, the author recommends first for the church to become more prayerful. This has to happen before anything is done about stewardship practice.

2. **Church Needs Vision**: The elders should define a clear vision of the future. The results of the survey revealed that this is not the case in the broad sense. Very few mentioned the need for greater vision. However, the author recommends that every church should have a clear picture of where they are going in order to motivate people to give.
3. **Leadership Needs to Listen**: The elders should listen to the desires of the flock (church). The survey revealed that many (including leadership positions) give a great deal of money to support other works directly, such as children’s homes and other charities. This is not a bad thing, but if those who give (including those in leadership positions) do so because they have no confidence in their congregation’s leadership, the giving will not increase as it should. The author encourages the leadership to listen with a heart intending to apply what is heard in order to maximize the glory for God within that specific congregation.

4. **Effective Communication**: It is also recommended that the elders develop a plan for continuous communication that allows discussion between all members and the leadership. Communication should be open for all members of the church (both men and women) on all topics pertaining to the works of the church.

5. **Money Accountability**: Also recommended is that the elders give account for each penny spent. The survey revealed that many become frustrated with a lack of knowledge about how the money is being used. The church must be upfront about the use of funds in order to provide the proper motivation for the members to give to the church. Or, the author believes, the donors will find another place to donate their money, and they will give it to someone trustworthy.

6. **Stewardship Teaching, Preaching, and Counseling**: It is recommended that all teaching and preaching be grounded with a balanced approach to stewardship, which is found in both the Old and New Testaments. This should also include educating members about the dangers and the positives of money. One-on-one
help from the leadership should be available. If help cannot be provided, information should be given to help the individuals manage their money.

7. **Finance the Members’ Suggestions:** The author recommends that the church invest in local works as recommended by the members, such as local evangelism, orphanages, widows in need, and youth. This will allow members the opportunity for hands-on involvement, making stewardship increase because of their interest in the work. Also, the same approach should be used to invest in missions, Christian schools, etc., meaning the leadership should finance those works that the members desire to support.
CHAPTER SIX

A STRATEGIC PLAN TO INCREASE FINANCIAL STEWARDSHIP
IN THE CHURCH OF CHRIST

This chapter explains the steps of how a church could implement a successful plan to increase financial stewardship. First, the Church of Christ needs to understand the importance of financial strategic planning and what that means to every individual of the church. Second, each congregation of the Church of Christ should examine its history: “What has been done?” Third, each autonomous Church of Christ should analyze its current situation: “What is being done?” Fourth, the Church of Christ should carefully be planning the future: “What should be done?” The majority of this chapter will focus on, “What can be done to increase financial stewardship?” This includes a ten-step plan for implementation by the local church.

Part One

Establish the Importance of a Financial Strategic Plan

The survey revealed that there is vast difference in leaders’ ideals about financial stewardship. Among leaders’ opinions concerning giving, one can see the multitude of financial thoughts, which translate into a spoken or unspoken financial strategic plan for a church. Over 46% of the elders surveyed said they plan to give directly to adoption agencies/children’s homes, charity organizations, mission work, and Christian education. It appears that almost half of the elders serving may be frustrated with the leadership
practices and feel they should bypass church leadership by giving directly to their
specific choice of “good works.” This reveals that there is a dire need for the leadership
of the church to communicate and plan their financial giving. If approximately 50% of
the leadership gives outside the church, then the question must be asked: “How many
members are giving to other projects?” The survey also provided factual support by
outlining that over half of the 3,428 people surveyed give or plan to give to an
organization directly. The practice of making a direct financial contribution bypasses the
church. This could be a result of many causes, such as the leadership failing to build trust,
to listen to members, to communicate effectively, and to give account. But, in many
cases, it may be that the leadership has failed to take the time to develop a financial
strategic plan.

Financial strategic planning will not happen without careful planning, which is the
present situation for the Church of Christ in general, according to the survey. The Church
of Christ needs planning that fosters a cultural change within financial matters, so that it
is designed to give God all the glory. The surveyors that claim to be leading the church
decisions, the elders, are divided over many issues that pertain to financial stewardship. A
strategic plan will force a church to give thought to a plan. A thoughtless plan is no plan
at all. One will plan to fail if one fails to plan financially!

From the survey, it was revealed that there is a great deal of money being given
outside the church. The case could be made that this is good, but when one considers that
the church (Christ) should be getting the glory, one can see that as a result of careless
planning, communicating, and accountability, the church is not being all it can be; this
can be attributed to poor strategic planning. The church should be interested in giving the glory to Christ through careful, thought-out planning.

Strategic planning is important to the future success of any program. The survey revealed at least seven major discrepancies (outlined at the end of chapter five) that need to be addressed before a financial stewardship plan can be implemented effectively. Each congregation needs to evaluate the planning process and effectively address these seven recommendations in order to increase stewardship: (1) encourage stronger prayer lives, (2) create a vision, (3) leadership needs to listen, (4) effective communication, (5) money accountability, (6) stewardship teaching, preaching, and counseling, and (7) financing the members’ suggestions. Strategic planning allows the church to take necessary steps to become more effective in all regards; therefore, each member will be impacted by a solid plan that is implemented using relevant strategies that address concerns as well as offer opportunity to grow in Christ.

Time and commitment will be required to work out the details in order to have a strategic plan that makes the most impact. Another important factor of strategic planning is to place the plan into action. A strategic plan can be perfect in theory, but if the plan does not invoke action, which means application of the plan, the plan will not benefit anyone. A plan revolves around sound ideas. Once the ideas are clarified, the plan can be developed. A plan is not the end, but it is the beginning of more planning. The challenges and opportunities of the future need to be anticipated for God to maximize His accomplishments in and through His people.

One Biblical example is found when God gave Noah a strategic plan to build a huge boat, to place the animals, and to preach to the sinful people. Noah followed the
plan and accomplished something only the Lord could do through him. Strategic planning allows for God to work and to accomplish things that man could only dream about. Strategic planning involves time, which allows for prayer and for God to work.

From this Biblical illustration, one can see the idea of building a boat and the clarity of the idea in the form of directions given by God. Also, one can see Noah had to develop the plan. Noah was not given the materials to build the boat; rather he had to develop a plan to meet the goals of building the clear idea of a boat. After the idea, the clarity, and the development of the plan, Noah implemented the plan. The result – God delivered Noah and his family, along with the animals. Like Noah, the church should have a God-given plan, placing Christ in the center and looking for God’s direct involvement in His plan. One should always keep in mind the words of Apostle Paul, “For we are God’s fellow workers,” and remember that God is the One who gives the increase.¹

In today’s world, one can see people who have great plans, great ideas, and great talents, but they fail to use the God-given plan. Many settle for average, good, or even great results, and they miss out on the impact God could make in their lives. God’s plan always goes beyond great. This level of success is a realm that the world can mystically discuss, but without knowing God, one just dreams about reaching a plan that will really make a difference. A plan that will make a difference now and make a difference in eternity is a concept that is far beyond great. With God, one’s strategic plan can go from great to God-given results. This would be a plan that produces results that only God could produce! All of our shortcomings and failures come from a lack of faith. Man should expect God to work and should be looking and inviting His presence and power.

¹ 1 Cor. 3:9, 6.
Establishing a strategic plan involves generating a church finance report. The financial report should aid in the progress of the church’s future financial situation. This report should outline the purpose of the church, such as: (1) saving the lost (evangelism), (2) strengthening the saved (edification), and (3) serving the suffering (benevolence). The church should make known what it believes. This allows members to know to what they are contributing.

For the financial strategic planning process to begin, one must thoroughly understand the past and current situations. Then one can make educated decisions about the future and plan long-term as well as short-term effectively. Therefore, the plan includes the past, the present, and the future.

### Part Two

**Review the History: “What has been done?”**

After the church establishes the need for a strategic plan, then the church is ready to proceed to part two, which is reviewing the history. The congregation should describe in detail its establishment. Completing a detailed history of what has been done should be prior to establishing the full financial report. A church must realize where it has been before positive planning can take place for the future.

The survey gives insight to what has been the past financial stewardship practices among the Church of Christ in general. Based upon the survey, the church leaders should study how the following seven concerns (as outlined at the end of chapter five) were handled in the past: (1) prayer, (2) vision, (3) listening leadership, (4) communication, (5) accountability, (6) stewardship teaching, preaching, and counseling, and (7) financing the
members’ suggestions. Once it has been determined how much these seven items have been affecting the congregation, plans can be made to improve upon the situation.

Without knowing the history of the church, the church will not benefit from the prior efforts and mistakes. History has a way of repeating itself. “Those who cannot remember the past are condemned to repeat it.”\(^2\) Therefore, taking the time to research the history of the congregation is imperative to explaining current behavior and to progressing in the Lord’s work. Researching the history includes looking at past financial dealings. The past expenditures will reveal the financial priorities of the congregation as a whole. One should also examine the past leadership of the church. Here is a list of questions that could be considered when examining a congregation’s history: (1) Has the church had elders? (2) If so, were the elders doing their jobs? (3) Did the minister take a vital role in the past decisions? (4) How many ministers has the church had? (5) Are there records of what has been taught on financial stewardship? (6) Did the church teach Bible classes emphasizing stewardship? (7) How has the church budget been distributed? (8) What has been the average annual gift per member? (9) Has the budgeted income been met each year? (10) What has been done with any money contributed over the budget? The history of the church usually speaks volumes for the mindset of the individuals comprising the local church. The church’s history should be studied before one can realize the present situation of the church or make recommendations for future growth of the church.

Part Three

Review the Present: “What is being done?”

After studying the history, the church must consider its current situation before future growth can occur. Without knowing the current financial picture, the church will not fully benefit from planning and fulfilling its mission statement. The current situation will determine what needs to be done to increase financial stewardship, but the past is always drawn upon in order to not repeat past mistakes. For the plan to be as effective as possible, the current leadership needs to have everyone, or as many as feasible, to take part in the plan’s development.

The author recommends starting the present evaluation by addressing the same seven concerns as were studied for the church’s history, but evaluated for their present effectiveness within the congregation: (1) What is the emphasis on prayer? (2) What is the vision? (3) How well do the leaders listen? (4) How effective is the communication process? (5) How is the church being held accountable for the monies donated? (6) What is the current stewardship teaching, preaching, and counseling plan? (7) Do members have any say in where the monies are being invested? According to the survey data, these seven issues need to be addressed in order to increase financial stewardship.

The present situation is very important because it serves as the launching ground for the future plans. What is done currently will set a trend, which becomes a culture that impacts the future results of the entire congregation. Therefore, by having a thorough understanding of the present financial circumstances, the leadership will make needed decisions to improve financial stewardship. This is a process that does not happen overnight. Through careful examination of what is currently taking place, while looking
back and considering what has taken place, and with an eye to the future as to what should take place, the church over time can maximize its resources.

**Leadership**

To evaluate the present, one must examine the current leadership. “Does the church have elders?” Currently, the survey revealed that the majority (over 80%) surveyed were members of a church that had an eldership (Biblical leadership). The majority of those who participated in the survey are under the oversight of a group of leaders.

The second question to be asked in order to begin a plan: “Is the minister the primary leader?” It is important that a church understand its power structure in order to effectively progress. If the preacher is the one making the decisions, the church is depending upon one person to guide the church, which could be financially devastating. In any case, a congregation needs a strong eldership to oversee the financial aspect of the church.

Question number three is, “How long has the current preacher been at this congregation?” This gives a current state of affairs in the stability of leadership. If there has been high turnover, some trust factors between members and leaders may need discussion before financial stewardship matters can be effectively addressed.

**Stewardship Education Program**

On the survey, 1,847 (54%) people said that they feel stewardship/giving should be taught more. Only eighty-four surveyors (2%) feel it should be taught less or not
taught at all. Therefore, the stewardship education program, according to the survey, for most churches is not a fully developed program, meaning that the Church of Christ does not have a formal stewardship education program plan. The Church of Christ places great emphasis on stewardship, but not in any systematic way to give it any form of structure to identify it as the stewardship education program. The data uncovered that many elders and ministers think there is a need for stronger stewardship teaching, but it should be the elders and ministers who plan to teach on stewardship each year. Therefore, by examining the lack of teaching, one can see a present need for stronger stewardship teaching in the lives of those who were surveyed.

Only 1,914 (56%) stated they have a personal budget for their daily spending needs. Seven hundred forty-two (22%) said they plan to start a budget. Also, 754 (22%) said they do not have a budget and they have no plans to start a budget. That means at this present time, 1,496 (44%) surveyors do not have a budget for their personal spending. In addition, 1,866 (55%) said they do not have a will and 270 (8%) stated they would never have a will. These figures prove that there are many in the current Church of Christ being irresponsible in their personal financial lives. Also, this brings out the weakness of the overall stewardship teaching efforts in the Church of Christ.

Analysis of Giving

The Church of Christ as a whole is very open and generous in their desire to help with financial support. When asked, “Do you enjoy giving money to the church?” 3,127 (91%) answered affirmatively. Only 28 (1%) said they do not enjoy giving money to the church. Two hundred sixty-seven (8%) said they enjoy giving to the church sometimes.
The data is positive. Nine-out-of-ten members enjoy giving money to the church. To add, 3,309 (97%) claimed to give money normally to the church. The survey also produced information on the percentages given. The question was posed, “What percentage of your total income (before taxes) do you give to the church?” There were 959 (28%) who claim to give 11% or above. Seven hundred forty-eight (22%) said they give 10%. That makes a total of 1,707 (50%) who said they give at least a tithe or more. Also, the data revealed that there were 803 (24%) who said they give 6-9% of their pre-tax income. There were 513 (15%) who said they give 1-5% of their pre-tax income.

Also, the data revealed a trend in giving among members of the Church of Christ. The trend is that many members, approximately 50%, give to other organizations. This is probably taking money away from the church, but giving is still taking place. Notice that 1,780 (53%) give or plan to give to Christian education. Also, 1,725 (51%) give or plan to give to adoption agency/children’s homes. To add, 1,967 (58%) give or plan to give to charities. Furthermore, 2,295 (67%) give or plan to give to mission work. It is clear that members are very giving to local evangelistic efforts, missions, benevolent work, and Christian education. The teaching that giving is important in the Christian’s life can be seen with this data.

For a church to analyze giving patterns in the church, the church needs to find out how much is being given away to other organizations. This will reveal what potential steps the church may need to take to increase financial stewardship in the future. The leadership also needs to know the average annual gift per member. If the church knows this figure, the church has a general idea of how much money people are contributing, which aids in planning the future. Out of members, the survey revealed that 1,551 (55%)
practice tithing. Also, 1,336 (40%) claimed they give less than a tithe to the church. Good leadership will know how their members are giving, as this is a strong indicator of spiritual vitality.

**Budget Planning Process**

In studying the history of the church, the second question listed was, “Are the elders (leaders) doing their job?” This is also important for the present situation. According to the survey, 3,132 (91%) claimed their congregation has a budget. One hundred ninety-three (6%) said they do not have a church budget. Also, 103 (3%) did not know whether or not their church had a budget. After leadership is in place, the starting point to a plan is establishing a church budget. So, for 296 (9%) of the surveyors, the starting point would be to establish a budget and/or find out if the church has a budget. A budget is not accomplishing what it should if members are not aware of the budget. This is the starting point.

To add, a budget is not the plan. A budget must be working properly for it to serve its purpose. Out of those surveyed, 2,243 (72%) said the elders sought input before making the budget. Four hundred seventy-six (15%) claimed that their eldership did not seek input before making a budget. This is the place to begin good stewardship practice. It is important for the church leaders to communicate the budget with members.

“Is the budgeted income being met each month?” Each congregation should be able to identify if they are on track with the budget. The survey revealed that over 50% of surveyors are directly giving to an organization outside the church. This reveals that there may be many who do not feel comfortable giving all their money to the local church. A
church should be able to share with all the members the current budget situation. Out of those surveyed, many expressed a strong desire to give part of their money elsewhere because the church did not support their cause. Therefore, the data reveals that over 50% choose to give to other causes directly. That means church members would be able to give much more if effective communication was practiced with the budget.

Also, “What has been done with any money contributed over the budget each month?” A church should be able to look to the past and the present to continually give an account of the extra money. Some said within the open-ended questions that they felt they could not give to the church like they desired because they feel that the church is not using the money wisely. Some elders expressed this same sentiment, which is a very strong indicator that something needs to change to increase the church’s stewardship.

Budgets should define what is to be spent and what is not to be spent. Accounts should be carefully maintained and should provide records of spending. The budget should include what new works will be pursued. The current church leaders should see this need in every congregation. Many churches have a budget, but the budget is not accomplishing what a budget should accomplish. It is easy for one to fall into a habit of doing what has always been done, and then when an opportunity arises, regrouping to see if there is any money to support a new work. In some cases, the only time the budget may be discussed is at the beginning of the year, but the expense is not detailed as to how much things will cost or what new things can be added. Without knowing the current financial picture, the church will not fully benefit from planning and fulfilling its mission statement.
Overall, the budget planning process is not ideal in the author’s opinion. The survey revealed that many churches had a budget, but at the same time, the budget did not accomplish many of the reasons for establishing a budget. A church needs to be able to identify where the money is being spent and give percentages of the overall amounts being distributed. This reveals the current standard on accountability and effective communication of church finances.

Part Four

Look to the Future: “What should be done?”

According to the survey, at least seven major components need to be addressed in order to increase stewardship: (1) encourage prayer, (2) create a vision, (3) leadership needs to listen, (4) effective communication, (5) money accountability, (6) stewardship teaching, preaching, and counseling, and (7) finance the members’ suggestions. After completing the evaluation of the present situation for each of these, plans need to be made to grow in deficient areas. Each one of these concerns will be addressed in the following ten-step plan to increase financial stewardship in the Church of Christ.

Step One: The Local Church Should be Financially Faithful

The plan begins by acknowledging a need for greater stewardship in each congregation. Church leaders must be faithful and encourage the entire membership to be faithful. Leaders should be driven through the knowledge that God loves the financially faithful church. Without seeing a need for greater stewardship, the church will not increase stewardship. The survey revealed that there are many financial areas that need
improvement, such as church giving (tithing), leadership, personal finances, communication, and accountability.

Focusing on the local church is the starting point to increasing financial stewardship. Each local church must realize the need to increase stewardship. Currently, there may be many congregations of the Church of Christ who are great stewards, but at the same time, there may be many who are poor stewards. According to the survey, major concerns that need to be addressed by the local church are money accountability, stewardship teaching, and membership involvement of where monies are spent. Therefore, the starting point must be for all local churches to begin with the attitude of serving Christ. Each congregation of the Lord’s church must be willing to better manage the blessings of God. This will not happen if a church believes it is already doing all that it can, or if it has become comfortable with its service, and it, thereby, resists growth.

To increase stewardship in the Church of Christ, each local church needs to understand its vital role in the service of the Kingdom of God. God does not have any useless churches (congregations). God does not have any congregations in which He does not have a plan; therefore, it is important for each church to realize God’s desire for the implementation of a plan. Consider the following as to the critical need for a plan:

In the absence of long-term goals, you will make financial decisions you cannot afford. It’s astonishing that close to 92 percent of people retiring today are totally dependent on Social Security for their monthly income, and yet they have made on average more than $1.6 million in their lifetime! How is it that a person can make that kind of money and have little to show for it at age 65? The answer is simple: They don’t plan to fail; they just fail to plan.3

The church should begin with a strategic plan. This is a plan that is poured over by devout men and women in prayer, seeking the presence and divine intervention of the

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living God to work through and in their lives. Praying for and implementing the plan will help to maximize Christ’s impact in the local community, which will, in turn, impact the world for Christ.

Step Two: The Local Church Should Have an Ambitious Vision

Looking to the future requires one to think beyond current needs and to dream of what can be done. This requires a strong vision. Every congregation has needs to be met on a yearly basis, but a church that is strategic in planning will go beyond the current yearly needs. Planning many years ahead, such as 5, 10, 15, 20, and 25 years, helps to ensure that the church will be outwardly focused instead of inwardly focused. This allows the church to look down the road and see what God wants them to become, rather than simply existing from year to year. A church should dream so big that only God could fulfill the tasks; therefore, God will be glorified by the church having the faith to plan, to work, and to trust in Him to accomplish the vision.

Many current church leaders (elders and preachers) do not have a vision of the future, according to the survey. Leaders need to know that the centerpiece of the strategic plan is the church’s vision. “Vision is a clear and precise mental portrait of a preferable future, imparted by God to His chosen servants, based on an accurate understanding of God, self and circumstances.”

Without vision, the members of the church blindly go from one year to the next without giving much thought to the big picture or to the purpose for which God desires to use them.

Vision serves as intrinsic motivation. We move in a direction because we want to, not because we are told to. Instead of pushing and cajoling us into action, a vision draws and even enchants us. Once an authority figure exits our life, his or her

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influence often disappears as well. But not so with the person wise enough to plant the seed of a positive vision in our hearts. Their influence is often felt for a lifetime. A carefully planted vision, like a seed, grows to take on a life and shape of its own. Long after the sower is gone, the seed continues to grow.⁵

“There seems to be little doubt that churches today do not have a strong vision around which to rally their financial giving.”⁶ Without a strong vision, people will not rise up and give generously to the church.

“Individuals and churches that are content to operate solely on the basis of their mission in life generally flounder because their perspective is too broad, too ill-defined. Those that focus on their vision as marching orders have a much higher chance of success because they establish more realistic priorities and because they are more likely to be people-centered.”⁷ Vision is a culture of thinking ahead and making decisions based on the future. “At its core, vision is a style of thinking, a process of dealing with current and future reality. It is not, as many people consider, a program waiting to be implemented.”⁸

Godly vision comes from godly men and women who have dedicated their lives to Him, but that is not enough. A vision must have decision makers behind it, or it will never take off the ground. By ignoring the situation, some out of default make a decision, but all leaders make decisions. Not all elders are good leaders, and they need to step-down to allow godly men to step-up and make decisions that will outreach the world. “Not all good decision makers are leaders, but all good leaders are decision makers.”⁹ A good leader will make a decision. It is a detriment to the church to have someone called a

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⁵ Andy Stanley, Visioneering (Sisters: Multnomah Publishers, 1999), 114.
⁶ Ronsvalle and Ronsvalle, 53.
⁸ Ibid.
leader who does not make decisions. The visionaries need to be people of influence.

“Effective leaders must be able to break the vision into component pieces and develop strategies for implementing the vision.”\(^\text{10}\) Developing a vision for others can only properly happen when leaders have a godly vision for their own lives. “Be a person of influence. Be prepared: accepting God’s vision for your life will transform you from a wanderer to a person of influence.”\(^\text{11}\)

George Barna outlines the following as a vision that endures. This is what he calls “Providing Vision with Staying Power”:

(1) The vision must be from God. (2) The vision must be consistently and convincingly reinforced. (3) People must experience visible, tangible progress. (4) Leaders must remain genuinely enthusiastic about the vision. (5) The vision must become increasingly clear to a broader base of the church as time goes on. (6) The church must respond appropriately to competing visions in its midst. (7) Systems must be designed that facilitate efficiently implementing the vision. (8) The people must persist in the belief that they can create the future. (9) The church must press for constructive, constant change that corresponds with the visions of individuals.\(^\text{12}\)

It is important to have a vision, but not to the detriment of people. Some have pursued their vision so intently that any who are a challenge or an obstacle in the way of achieving the vision, are tossed aside, run over, or even forgotten. “Weak leaders sometimes get so caught up in the vision of where they’re going that they forget the people they’re trying to lead. But you can’t take people for granted for any length of time before your leadership begins to fall apart. And you won’t be able to connect with

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\(^\text{10}\) Barna, *Team Leadership*, 91.


\(^\text{12}\) Ibid., 151.
A continuous check should be made to ensure that the people are on the same track as the vision they started.

Vision is very important to the future success of any organization. Many times vision is mixed up with mission. The mission of an organization is not the vision, and the vision is not the mission of the church. This is very important because the mission is for the here and now, and the vision is for the future. “In comparison to mission, vision is much more focused and detailed.” Therefore, vision is what the organization would like to see happen.

Step Three: The Local Church Should Focus on a Faithful Mission

The mission is the purpose of the organization. What an organization does on a day-in and day-out basis is the mission. The mission is not the vision. Concerning the mission of a specific congregation, one must consider the mission that was established by God. “The mission of every Christian individual and every Christian church is spelled out for us in the Bible. In brief, mission is the grand purpose for which you or your ministry exists.”

The mission of every church is the same, if it is Christ-centered. However, the mission may be accomplished in different ways. One would not outreach in the same way to the needy of rural ministry versus the needy of inner city ministry, etc. The purpose of the church is centered on Christ and on His purpose. Some may focus on one aspect of

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15 Ibid.
Christ’s ministry more than others, but essentially, the church’s mission is to reach out to those who are in need: spiritually, physically, and emotionally. “If you are seeking to know the mission of your church, it is to enable as many people as possible to know, love and serve God with all their hearts, souls, minds and strength.”

In order to increase financial stewardship, each member needs to know the mission and be encouraged to pray for the mission of the local church. Prayer is very important to the members of the Church of Christ, according to the survey. Although, many expressed in the survey that their prayer life is not what it should be because the church is not discussing prayer like it should. The church needs to encourage prayer, especially prayers for furthering the mission of the church.

For this step to be accomplished, the mission of the church will be known by all members. If this step is bypassed, financial stewardship will not be what it should because there will be members who do not know the purpose of the local church, or it will be a vague purpose that does not produce purpose in the members’ lives. Each member needs to know the mission (purpose) of the local church in order to increase financial stewardship.

Step Four: The Local Church Should Focus on Including All Members

Church of Christ members revealed in the survey that they were concerned with the level of communication between leadership and members. This step includes reaching out to every member in order to effectively increase stewardship. “Each of the members of your church is a steward. All the people in the pews on Sundays are stewards. But so also are those at home in bed, reading their newspapers, looking at television, playing on

16 Ibid.
the golf course, or vacationing in the mountains or on the seashore. We are all stewards.”17 A strategic plan must begin by including all members of the church. In God’s eyes, there is not one member that is more valuable than another. Therefore, each member needs to be valued. “From whom the whole body, joined and knit together by what every joint supplies, according to the effective working by which every part does its share, causes growth of the body for the edifying of itself in love.”18 Therefore, the church should put forth effort to include all members. The members, also, should desire fellowship with the other believers, as the church is the catalyst for growth in the believer’s life.

The church must value all members and encourage all members to be faithful in their finances. “The church, through its leadership, has a keen responsibility in planning, raising, and spending the tithes and offerings of the people.”19 “If the church is not presenting a convincing challenge to church members about what to do with their money, it is clear people will find other ways to spend it.”20 Members need to understand the importance of their personal financial matters as it pertains to their relationship with Christ, which according to the survey is not currently taking place for many in the Church of Christ. Many people do not value personal budgets or have a will. This reflects a weak understanding of financial stewardship or it reflects a sense of the individual not feeling valued by the local church.

17 Clinard, 10.
18 Eph. 4:16.
19 Powers, 133.
20 Ronsvalle and Ronsvalle, 289.
When working to involve all members, leaders must remember that money is not what financial stewardship is all about. Instead, the plan should be promoting and encouraging people to be faithful to God. “Christian leaders have learned that money is not the most important thing in life. Obeying God’s will is.”21 Good leadership should lead people to use their financial resources in the Kingdom of God and should encourage people to passionately pursue and love God.

“Spiritual leaders also allow the Holy Spirit to guide their thinking so that it is based on God’s timeless truths rather than on society’s latest fad.”22 There are so many temptations that can divert God’s people away from the primary purpose of spreading the good news of Jesus Christ, which should be the first priority of the church and should motivate all members to be involved in the privilege of meeting others’ needs – especially spiritual, but also physical and emotional. “The gospel is the greatest gift ever received by any living person. Therefore it becomes the Christian’s greatest stewardship responsibility.”23 God has blessed man (Christians) to be able to be involved in the work of His Kingdom. While this task is a blessing, God also desires that everyone in His Kingdom bring forth fruit (good works), which would include all members being financially faithful in their personal stewardship, which demands personal involvement with the local church.

21 Blackaby and Blackaby, 243.
22 Ibid., 244.
23 Clinard, 80-81.
Step Five: The Local Church Should Focus on Educating the Members

Over half of the individual’s surveyed desire more teaching on stewardship/giving. Church leadership needs to be aware of the importance of encouraging a solid biblical stewardship plan in the life of the believer. In order to increase financial stewardship, members must be properly educated concerning God’s will for their financial lives. The survey revealed that many desire more teaching on this subject. A practical plan should be laid out for the stewardship education program of the church, and the plan should be evaluated on a yearly basis. Education plays an important role in the local church increasing in stewardship; therefore, much energy should go into the planning process of teaching the local church its responsibilities. Below is one example of a financial stewardship program that could be implemented to encourage stewardship growth.

To begin, the church should dedicate a specific amount of time each year to focus on stewardship. The author highly recommends the church set aside at least a month each year for this purpose. The church should develop a name for this effort, such as Stewardship Month. The vision should be continuously brought before the church body through the leadership and through all printed materials. A good vision will help paint a picture of what the future will look like or could look like with dedicated Christians and with God’s blessings.

Tithing is what God claimed in the Old Testament and every faithful Jew was aware that God required the tithe. The New Testament does not reveal one example where a Jew or Gentile saw the giving standard go down, but one can observe that giving
went up, and in many cases, the giving was extremely generous. Today, it is important to teach what God desires in this matter.

The survey brought out that many are careless in their finances. God is looking to the leaders of the church to teach His truths. A Christian needs to understand that the cross did not remove tithing; on the contrary, tithing should be expanded upon today because of the love exhibited for us on the cross. It would be a careless mistake to disregard the practice of tithing and overlook the Old Testament examples. (Chapter three outlines a Biblical reason for why one should be tithing.) It would also be a mistake to say that God only desires ten percent. The tithe is where one begins in giving to God. That starting point is Biblical, but it is not where one should end.

One needs to understand that money is necessary for the church to function effectively. Christians have been called by God to give to this purpose. Tithing should be the beginning of a lifetime of service to Christ. Of those surveyed, 1,336 (40%) do not at least tithe. This must concern godly leaders! This must change, starting with the leadership. Therefore, Biblical teaching needs to take place in order to teach people God’s standards. All Christians should be excited to imitate God’s generous nature by giving of our time, talents, temple, testimony, and treasure, and the leadership must encourage this on the local level.

Next, the mission needs to be solidified in the heart of every believer to give each member a feeling of ownership in the Lord’s church. Everyone should be listened to and valued. Ideas can come from the most unlikely places, so skipping the feedback of members is a detriment to any local church, and it will discourage growth.
After the church clearly knows where it is going, then the church can look at maximizing efforts to reach the vision. The stewardship program should focus on creating new ideas and placing them into action by members who are excited to serve. The end results will be greater outreach for Christ.

During Stewardship Month all lessons taught should be positive and support the vision. In addition, it is important that each member knows what the money is being used for at this time. The leadership needs to prepare an account of every penny that has been given to the work, as well as account for work accomplished of both successes and failures. An honest approach is the only one that will work. The leadership must truly believe in the vision being promoted.

When the church leadership defines the mission and clearly sets forth the vision, then the church is ready for the month of stewardship teaching, encouraging, and edifying. The church should be seeking spiritual growth in each member. The lessons taught should emphasize the importance of growing in our involvement in the Lord’s work.

The foundation of the stewardship program should revolve around what Christ has done for each person. His love, grace, mercy, and glory should be the purpose of the stewardship program. On the cross, God offered His love to all mankind. Stewardship is about man having the opportunity to respond with love for Christ, for those in need, and for their family in Christ.

The church also has the responsibility of educating the members to understand the various opportunities in which the church may spend and invest its money. The church
should communicate how the money is being used so the members will understand that if they give more, it will be used in the service of Christ.

The first opportunity is the Annual Fund. This fund is the general expense fund that pays for the day-to-day expenses of the local church, such as utility bills, electrical bills, church staff salaries, building and grounds upkeep, general supplies, technology, and all expenses that may occur on an annual basis. Without this fund, the church would not be able to function. It is the immediate need, and it must be the first priority of the church. Just like every individual, the church must pay the bills.

The second opportunity is the Endowment Fund. Many churches may never have considered an endowment, but this is very important to the future. An endowment, in simple terms, is a savings account that allows for a portion to be used each year without sacrificing the principle. This is a great way for members to give beyond the Annual Fund needs. The stronger the Endowment Fund, the more funds that will be available in the future, thus helping the church accomplish more without jeopardizing the future. Endowment Funds are generally significant amounts of money, usually coming from an estate. Therefore, the church should encourage each member to think about establishing a will that places God first in material items. Instituting a living will allows members to continue to give, even after they die. “A planned gift is a gift of accumulated assets given to a church, ministry, or other nonprofit organization. Typically such a gift is transferred through the deeding of assets in a living trust or charitable remainder trust or by inclusion of the beneficiary in the donor’s estate plans.”24 An endowment is meant to be around for as long as the organization that sets it up; therefore, an endowment fund is a wonderful

opportunity that the church needs to offer its members. In return, the church will grow stronger in outreach.

The church’s third opportunity, the Capital Fund, is dedicated to building projects. As a church sets a vision of growth, the church should establish a Capital Fund for the members to give to the vision of new buildings, building improvements, or other building projects. Many people get excited about seeing their money build something. The future of a local church depends upon great vision in the Capital Fund, as it strives to meet future growth and ministry needs.

The fourth opportunity is the Benevolence Fund, which is an opportunity to meet physical needs in the name of Jesus. To have an effective program, each church needs to clearly define what benevolence means, such as reaching out to needy children, widows, adoption agencies, disaster relief, poor, hungry, or anyone in need in any kind of way. The program will include a spiritual aspect, making sure those who are helped understand that it is the love of Christ that compels us and that He offers much more than physical aid.

Local evangelism, the fifth opportunity, should have an Outreach Fund. The church spends finances on reaching the lost in the community, and a fund should be established for that purpose. The leadership needs to communicate how the church, through God’s grace, will outreach the community. This fund could pay for meetings, printed materials, Vacation Bible School, and newspaper, radio, Internet, and/or television advertisements, as well as numerous other evangelistic methods.

The sixth opportunity is the Mission Fund. A church should offer people the prospect of supporting mission work that is in the United States and worldwide. This
allows the donor the option of giving to God’s work throughout the world, and it allows the church to receive the glory. Once again, leadership plays an important role. Members should be encouraged to communicate the works that they would desire to support.

The Christian Education Fund, the seventh opportunity, allows members to give, through the church, to Christian education. Christian education should be valued and encouraged by having a fund to support this work. By doing so, the church will help meet the needs that Christian education constantly faces with their Annual Fund and other funding needs. The church leadership needs to communicate with members; some may desire to support grade school level Christian education, while others may desire to give to higher education. This also includes giving to smaller organizations, such as preacher training schools, leadership training camps, and youth camps.

All members need to be encouraged to give because of the love of God. Tithing should be taught as the starting point in giving for the life of the believer. Every Christian should be giving on this level. When that happens in the Church of Christ, financial stewardship will increase.

**Step Six: The Local Church Should Focus on Member Communication**

Many surveyors felt that stewardship teaching should increase. To address these concerns, it has been recommended that each church plan a month each year to teach on stewardship. This month is also an opportune time to focus on communicating the goals of the leadership and the path in which the congregation is traveling, as a unified group of believers, to reach the needs of those in the community, as well as the needs of those
throughout the world. The leaders need to listen to and communicate with those they are leading.

The survey revealed that many individuals (over 50% of those surveyed) are giving directly to other causes, such as children’s homes, adoption agencies, charities, mission work, and Christian schools. Why? Could it be that members of the Church of Christ do not believe that their contributions are going where they think they should? Are the elders listening to the church members to help decide what they will support? Are the elders open to supporting other works, even when this will require extra effort and communication to ensure that all members know that they can give through the church, and by doing so, the church will be glorified?

It is important for leaders to understand why people give. After understanding the reasons people give, wise leaders need to converse with the donors to determine their needs in order to accomplish three objectives. (1) The donor will feel appreciated and will maximize giving potential. Each member of the church needs to feel appreciated. This takes dedication of the leadership to focus on every member that gives. (2) The donor takes ownership when feeling involved. By communicating with donors, the donors will give more, because they will know where their gifts are working. (3) The donor will give again because the church treated the person with respect. Jesus expects His people to treat all people with respect and honesty. “Therefore, whatever you want men to do to you, do also to them, for this is the Law and the Prophets.” 25

For the local church to increase financial stewardship, the local church must effectively communicate with all members. Members need to be kept-up-to-date with

25 Matt. 7:12.
current events. Leadership must be open and express willingness to communicate with members on a continuous basis for this to be effective long-term.

**Step Seven: The Local Church Should Focus on the Church Budget**

Each church should have a budget. The survey revealed that many members are concerned about money accountability. A budget that is properly done, will address these concerns. “Plans by vision and faith, plans that will awaken the church to a gracious liberality, will take the form of a budget. . . . A budget, formulated with the cooperation of many members, and presented at a Sunday morning worship service, will go a long way toward moving Christians to fulfill their duty in giving.” 26 After the leaders have listened to what each member has to say about involvement, the elders are ready to assess the options that are set within the perimeters of a yearly budget. The following are considerations that should be made to implement a successful budget: develop a budget, present the budget for church approval, pledge the budget, consider accounting of the budget, using purchase orders, the annual audit, designated accounts, chart of accounts, and special gifts. 27

Each of these should be explained individually. First, the budget must be developed. Then, the church must accept the budget, and the church, as a whole, should approve it. Pledging the budget means you must have the funds needed to cover the expenses. The budget must have good accounting to keep it in balance and to give an account to the church and to the IRS. Also, the church should have a system of buying

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26 Layton, 254.

27 Powers, 133.
things, such as using purchase orders to create a paper trail for where the money was spent and to reduce any suspicion that may arise without proof of spending. The church should hire an accountant to audit all the financial aspects of the church. Someone outside the church should do this to prevent the person from being biased and to reduce the likelihood that someone in the church could falsely accuse the accountant. Designated gift accounts should be set up to encourage people to give to works they desire to support. All financial accounts should be made public to show where the money is being spent, and all special gifts should be recorded in those financial reports. This needs to be done in every Church of Christ, regardless of size. Each church needs to be responsible and to be accountable with the Lord’s money. By doing so, it will foster a culture that will be trusting of the leadership.

To continue with the budget, direct needs should be addressed. Each church should start with the annual expenses. A fund should be established to cover these expenses. A typical name for this fund would be the Annual Fund. The church must meet these expenses before other programs can be funded. In order for the church to make the best budget possible, each expense needs to be reviewed each year. General expenses should be under scrutiny for the leaders to make sure the foundation of the budget does not have holes in it. In churches of 100 or less members, the Annual Fund will be its largest expense column. The annual expenses are needed, but it is necessary to review to make sure money is not being wasted that could be used in church work. The annual expenses need to be organized, and an account needs to be given to the church, at least once a year. After the church has theorized the expenses, the church can responsibly plan
to use the remainder of the money. Leaders that look far into the future will not spend the extra money without strategic budgeting and working in the Lord’s Kingdom.

The requests of donors should always be honored. When a church accepts gifts designated to a specific work, the gift must always be applied to that work. It is bad stewardship to justify using any funds for which it is not designated, and it is unethical. If this trust is violated, the budget will not succeed because people will withdraw and will give directly to their choice of work. Therefore, the church must honor the designated gifts in the budget.

Designation of the money in the budget could impact the direction the church goes. One illustration of this would be members desiring to help the community by pouring time, money, and love into local outreach. The church should incorporate the enthusiasm of the members’ involvement and support the work that is already being done, while encouraging others to get involved. Therefore, local outreach would be a very important part of the budget, outside of the annual expenses.

“There is a lot of difference between a church and a business; however, many of the principles and business methods are the same.”28 A church cannot take a haphazard approach to the budget, but much prayer, thought, and ongoing strategic planning needs to be in place for God to be glorified. After a plan and budget have been implemented, good leadership will stand behind decisions and give an account for actions. If bad decisions were made, they should be corrected quickly. Good decisions should be continued and should be used to grow and do more to glorify God. The following are two books that the author recommends to be read to prepare to implement church budgets and accounting practices.


28 Rix, 46.
Following are policies that each church needs to consider for implementing good financial practice.

Financial Record Keeping Policy

All financial records should be carefully overseen and documented. Records should be formally maintained by the leadership and made available for all members. Giving should be posted each week on the day the offering is received. Contribution monies should be counted by more than one person to prevent false accusations and temptations. At least two copies of every financial record should be made and kept in separate places due to the potential for fire, theft, and other causes, such as a computer virus. A year-end report should be created for all members, which is a copy of all the accounting procedures.

Purchasing System Policy

Each church, regardless of size, should practice a formal purchasing system. This prevents mishandling of monies and would also deter false accusations. There are many ways a church can establish a purchasing system, but the author will give three. First, one could use a purchase order, which would mean to present the item(s) needed for purchase and request the funds on a purchase order form, of which the one(s) designated to approve such a purchase must sign before the purchase can take place. Second, a purchasing card can be issued. This card will allow one to purchase the needed items and
an itemized bill will be sent to the authorizer, assuring accountability. Thirdly, an account can be established in a store for specific people to purchase certain items. The receipt would then be turned into the financial controller for documentation. A purchasing system needs to be in place to prevent any suspicious behavior and to avert temptation.

Financial Reports Policy

Financial reports are very important to increasing financial stewardship. The total amount contributed should be posted before the congregation each week. Verbal reports of financial expenses and donations should be elaborated on in meetings and in the worship service announcements. One official financial report is provided at the end of the year, but a monthly report should be posted in a highly visible location. The yearly report is the one that is provided by the one in charge of maintaining the financial records. A copy should be distributed to all members and the yearly report should also be posted on the bulletin board for a one-month time period. Records should be kept long-term in the church office and accessible to anyone interested. Each yearly report should include a five-year history. For example, when receiving the 2007 report, one would also receive 2003-06 reports. This is to provide background and stability in the financial reports.

Financial Controls Policy

Financial control is very important with a full disclosure of where the money is being spent. Those in charge of the finances should first approve all money spent before the money is disbursed for use. All monies should be handled in a very open way. It is essential to incorporate at least two people counting the collected contribution.
Financial Audit Policy

The church should always be ready for an audit. There should be a full disclosure policy, which is very open about all financial matters. Files should be made ready to give to the IRS quickly and openly in case the church was audited. Also, it would be wise for a church to consider hiring an accountant to do a self-audit. This would help divulge any discrepancy in the accounting methods and files. Furthermore, it would reveal any financial oversights that may currently be practiced. Following these suggestions would help to ensure ‘good business’ and protect the church’s reputation in case of an audit. All congregations should prepare for an audit through the maintenance of all past and current records.

Overall, the budget is a tool that enables the local church to be a good steward and give an accurate account of all monies. Therefore, the budget is not something to be taken lightly, but it should be pursued diligently with much thought and prayer. Without a good budget, the church will not be able to increase financial stewardship!

Step Eight: The Local Church Should Have Financially Faithful Leaders

The leadership of the church is very important in the encouragement of financial faithfulness. God is at work in His church, and He loves the financially faithful leader. “The church has two limited resources: money and the leadership of the people.”

Church leadership is important as it pertains to the future direction of financial stewardship. “If leaders do not clearly understand where their organization is and where it

29 Powers, 133.
should be going, they will be unable to lead effectively.”  

Planning is essential. “The Lord declared that men ought to plan the building of towers (Luke 14:28-29). Paul said men ought to be diligent in business (Rom. 12:11). Solomon said where there is no wise guidance the people falleth (Prov. 11:14). And Jeremiah said, ‘Cursed be he that doeth the work of the Lord negligently’ (Jer. 48:10).”  

Also, Apostle Paul led by example:

> For you yourselves know how you ought to follow us, for we were not disorderly among you; nor did we eat anyone’s bread free of charge, but worked with labor and toil night and day, that we might not be a burden to any of you, not because we do not have authority, but to make ourselves an example of how you should follow us. For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat. For we hear that there are some who walk among you in a disorderly manner, not working at all, but are busybodies. Now those who are such we command and exhort through our Lord Jesus Christ that they work in quietness and eat their own bread. But as for you, brethren, do not grow weary in doing good.  

> “This passage teaches us a significant truth: we leaders are to be examples for believers in the way in which we manage our affairs and assume responsibility for the meeting of our temporal needs, just as Paul did as a leader.”  

> God’s leadership should be people that lead by example. This is important to the success of the strategic plan. The leadership needs to be committed to the planning process and to the long-term work that is involved in making sure everything is working as well as possible. “The ultimate goal of spiritual leadership is not to achieve numerical results alone, or to do things with perfection, or even to grow for the sake of growth. It is to take their people from where they are to where God wants them to be. God’s primary concern for all people is not results, but

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30 Blackaby and Blackaby, 120.

31 Layton, 253.

32 2 Thess. 3:7-13.

relationship.”34 The New Testament “focuses . . . on people’s individual relationships with God.”35 Good leaders work to build relationship among members.

The leadership of the church must also have a proper grasp of their personal finances. “Wise leaders do not allow themselves to be enslaved to money but instead use their money to glorify God.”36 An effective leader of God will use finances wisely and will encourage others to do the same. “The purpose plan of giving is where each member designates in some way what he intends to give to the church for the coming year, the Lord willing.”37

Analysis of Giving Among Church Leaders

The survey revealed that there are many elders, preachers, and deacons who are not giving at least a tithe to the Lord. This should be an emphasis of concern as the Church of Christ looks to increase financial stewardship. Leadership should be first to increase stewardship before attempting to lead others.

Giving of Elders

Of those participating in the survey, 331 claimed the leadership role of elder. Out of that number, 325 (98.2%) elders enjoy giving money to the church. Three hundred thirty-one (100%) elders normally give to the church. Two hundred twenty-three (67.4%) elders give 10% or more of their pre-taxed income to the church. One hundred sixty-

34 Blackaby and Blackaby, 127.
36 Ibid., 243.
37 Layton, 257-258.
seven (50.5%) elders give directly to Christian education. One hundred fifty-four (46.5%) elders directly support adoption agencies/children’s homes. One hundred eighty-one (54.7%) elders directly support charity organizations. One hundred eighty-three (55.3%) elders directly support mission work.

**Giving of Preachers**

Six hundred eighty-nine preachers were surveyed, and following is an examination of the giving patterns of the Church of Christ preachers. Six hundred fifty-seven preachers (95.4%) enjoy giving to the church. Twenty-nine preachers (4.2%) expressed they enjoy giving to the church sometimes. Six hundred eighty-three preachers (99.1%) normally give to the church. Only six preachers (.9%) expressed they do not normally give to the church. Four hundred eighty-two preachers (70.0%) give 10% or more of their pre-tax money. The preachers give more of their income to the church than any other group. There were twenty-seven preachers (3.9%) unsure of what percentage they give to the church. Fifty-three preachers (7.7%) claimed to give 1-5% of their pretax income. Of those surveyed, one hundred twenty-four preachers (18.0%) give 6-9% of their pretax income.

Furthermore, consider the following figures as it relates to preachers directly supporting other works. Two hundred seventy-one preachers (39.3%) directly support Christian education. Ninety-three preachers (13.5%) plan to directly support Christian education, but have not yet done so. Three hundred three preachers (44.0%) directly support charities. Forty preachers (5.8%) plan to directly support charities. Three hundred eighty-three preachers (55.6%) directly support mission work. One hundred four
preachers (15.1%) plan to directly support mission work. To add, that makes a total of 487 preachers (70.7%) who are willing to directly support mission work.

**Giving of Deacons**

The survey revealed that of the two hundred ninety-eight (298) deacons that responded, 175 (58.7%) deacons feel stewardship/giving should be taught more. Two hundred seventy-eight (93.3%) deacons enjoy giving money to the church. Nineteen (6.4%) expressed that they sometimes enjoy giving to the church. Two hundred ninety-five (99%) normally give money to the church. One hundred thirty-two (44.3%) deacons give 10% or more of their pretax income. One hundred forty-four (48.3%) give less than 10% of their pretax income. Twenty (6.7%) deacons are unsure what percentage they give. One hundred forty-one (47.3%) deacons directly support Christian education. One hundred twenty-six (42.3%) deacons directly support adoption agencies/children’s homes. One hundred fifty-four (51.7%) deacons directly support charity organizations. One hundred sixty-five (55.4%) deacons directly support mission work. Twenty-nine (9.7%) deacons plan to directly support mission work.

**Analysis of Church Leadership Roles**

The following sections will examine the leadership roles of the elders, the ministers, and the positions of service, including deacon, youth leader, Bible class teacher, and worship leader. First, consideration will be given to tithing practices revealed from the survey. Next, the Biblical leadership role of each will be discussed.
Last, emphasis will be given to the example set by each of these leaders. If the leaders are not currently tithing, they need to be encouraged to do so or step down.

**Leadership of the Pastor/Bishop/Elder**

The survey had a total of 331 elders participate, of which 223 (67.4%) give at least a tithe directly to the church. In the Church of Christ the words pastor, bishop, and elder are synonymous terms. They all represent the same person and position of service, commonly referred to in the churches of Christ as the elders. The ones that serve in this position are the visionaries for the congregation, and it is critical for them to understand their role in the strategic plan. “The key was not for the pastor to constantly cast visions of what the church should do next. The key was to bring the people of the church into such an intimate relationship with Christ that they knew when he was speaking to them and guiding the church as His body.”  

The pastors should have a positive leadership style. “Congregations with the spirit of a winning cause have key leaders, grassroots, and a pastoral team whose best gifts are: growing, developing, advancing and building. . . . Congregations that convey the spirit of a sinking ship usually have some dominant persons among the leadership whose ‘best gifts’ are: complaining, lamenting, scolding, and whining.”

The elders must encourage people to get involved, to be connected with Christ, and to live for Him. This involves financial stewardship. Elders need to know their responsibility in teaching and encouraging good financial stewardship.

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38 Ibid., 132.

Many members of the Lord’s church have the mistaken impression that an elder is to concern himself with only the spiritual needs of the congregation and therefore should not worry about the fundamental responsibilities of keeping up with the financial assets of the church. This doctrine is not to be found in the New Testament. Elders are stewards; and the meaning of this word cannot be narrowed down to eliminate their responsibility to properly account to the Lord for all money contributed for use in the glorification of the church. Elders certainly have the right to delegate the time-consuming functions of counting, depositing, and record keeping, but cannot escape the responsibility to make sure that these delegated functions are properly carried out.  

The elders need to be the ones that give an account for the strategic financial plan. “In relating the principles of stewardship to the principles of good accounting, the appropriate starting place seems to be a discussion of internal control which is in reality a discussion of safekeeping of assets.”  

The monetary value of the church needs to be understood and to be accounted for, so that good accounting will take place within the church. “One of the most important of all financial duties of the eldership is the preparation of the annual budget.”  

Elders should model the way when it comes to sharing what the congregation, as a whole, is going to do. “The five practices of exemplary leadership . . . (1) leaders model the way; (2) leaders inspire a shared vision; (3) leaders challenge the process; (4) leaders enable others to act; and (5) leaders encourage the heart.”  

The elders are the overseers of the congregation they serve; therefore, they set the vision for the people, and they play a vital role in the strategic planning process. One of the qualifications for a church leader

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40 Rix, 8-9.
41 Ibid., 16.
42 Ibid., 46.
is to be a great financial steward. “For a bishop must be blameless, as a steward of God . . . not greedy for money, but hospitable, a lover of what is good.” 44

**Leadership of the Preacher/Minister**

There were a total of 689 preachers who participated in the survey, of which 482 (70%) give at least a tithe to the church. It is very important that the one who fills the pulpit each week, values Biblical stewardship. This person feeds God’s people, the sheep of the church. The food must include a healthy diet of financially focused stewardship lessons that teach God’s Word on this issue. This topic is not one to leave untaught. To do so would be a very grave mistake, because many people do not naturally do what God wants. The nature of man is to go against God; therefore, being a good steward is a learned behavior that involves much instruction, discipline, guidance, and modeling.

For a local church to grow in stewardship, the church must have leadership in this area from the pulpit. It is recommended in this plan that a preacher be willing to incorporate one month of each year to preaching and encouraging stewardship. Instruction is very important to successfully growing in stewardship. The research revealed that the preachers, as a whole, understand the need to preach on stewardship, but for some reason, it is not being done; thus, the emphasis on stewardship must become a priority with all preachers of the Church of Christ.

44 Titus 1:7-8.
Leadership of Positions of Service

When a plan is made to increase stewardship, the leadership should be concerned with who holds positions of service in the church, because stewardship teaching is taking place by their examples on a day-to-day basis. Therefore, it is important to the strategic plan that those in positions of service accept Biblical stewardship and apply it to their lives and teachings.

Role of the Deacon

Two hundred ninety-eight deacons responded to the survey, of which 132 (44.3%) give at least a tithe to the church. The deacon is to be a servant of the church. The qualifications listed in 1 Timothy 3:8-13 imply good stewardship in the area of one’s finances. The deacons are leaders in the area of service, and they should be great role models for the entire church. “For those who have served well as deacons obtain for themselves a good standing and great boldness in the faith which is in Christ Jesus.”

Strong leadership in the area of service will impact the entire church. Church leadership needs to encourage and to build financial leadership among the deacons. The deacons influence many people in the church continuously through their modeling of service, so this should be an immediate part of the strategic plan. The deacons need to be on board with the vision and the mission of the church for the strategic plan to work well.

Role of the Youth Leader

Youth leaders impact the young people in their Bible classes, devotionals, and activities. The leadership of the church should expect good financial stewardship from

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45 1 Tim. 3:13.
their youth leader. Having a great role model for the young people will impact the entire youth group and the future church, thus, increasing financial stewardship. Countless dividends will be paid in the future for today’s efforts of developing our young people as good stewards. The future church is today’s youth, so a strong youth education plan is needed in a solid financial strategic plan.

*Role of the Bible Class Teacher*

Two thousand three Bible class teachers participated in the survey, of which 1,084 (54.1%) give a tithe to the church. The Bible class teaching time offers the teachers a window of opportunity to reach the people in class. It is very important to the church’s success to have a solid Bible teaching program. The teaching in the Bible classes should be in harmony with the teaching in the pulpit and with the teaching of the leaderships’ examples. The strategic plan should include a comprehensive Bible Teaching Program for all ages of the church. This means all teachers should be trained to teach. This will not happen without careful planning. The teachers need to be held accountable for what they are teaching in the classrooms. This involves the leadership developing an accountability plan for the teaching program. The leadership should know who is teaching, what is being taught, how many people are attending the classes, and the example of each Bible class teacher. The Bible class teacher is looked upon as a role model, so this person should be a good financial steward.
Role of the Worship Leader

The worship leader is the one in front of the church leading worship, such as song or prayer. This person should have a good relationship with God and should be in harmony with God’s will in the financial stewardship area of life. This person’s example will either positively or negatively impact the worship service of the church, so a good financial steward should hold this position of service, because people’s worship will be directly influenced through this area of leadership.

All Leaders Should Be At Least Tithing

All leaders should be giving at least a tithe. For this to become a reality, there must be accountability and encouragement from those who are faithfully giving. The following is a plan of action that a local church can take to ensure that the local church leadership is giving faithfully. First, the tithe must be accepted by each local congregation as God’s beginning standard pertaining to Christian giving. This standard should be known to all leaders, members, and potential members. Second, the current church leadership should be required to demonstrate spiritual fruit in their lives, and one aspect of that fruit would be willfully giving as the Bible instructs (beginning with a tithe). All leaders should account for their giving to the eldership and be expected to give at least a tithe to the local church. If a current leader is not willing to give at least a tithe and refuses to do so, that leader should be asked to step down. If the leader is unwilling to step down, the church as a whole should require that the leader step down due to unfaithful giving. Third, when the church considers new leaders, one of the requirements should be for the new leader to be giving at least a tithe to the local church. The potential
leader should be required and willing to prove financial faithfulness by providing financial statements to the elders before taking on a leadership role. Fourth, each year every leader should be required to give an account. The author would recommend the latter part of April. This would allow time to complete the yearly tax preparation for the IRS and make it very feasible for all church leaders to have their financial information available and on file for easy access. All leaders should be prepared to give an account to the eldership yearly, including each elder giving account to the other elders serving. At the very least, all leaders should sign a document stating they faithfully tithe. If this plan is followed, the local church will have good examples of giving, beginning with the local church leadership, for the growth and edification of the congregation.

Leadership Summary

All the areas of leadership and key positions of service play an intricate part in the process of encouraging members to grow in their personal stewardship. For financial stewardship to increase, all leadership roles must be leading by giving at least a tithe to the Lord. This is vital because the members will emulate the examples of the leaders. Therefore, if the leadership and key servants, who are leading by serving, are being faithful stewards and encouraging others to do the same, then this step toward increasing financial stewardship will be accomplished.

Step Nine: The Local Church Should Encourage Financially Faithful Homes

Twenty-five hundred spouses participated in the survey. God loves the financially faithful home. Each home should be encouraged to be faithful to the Lord in finances.
One should not be encouraged just to give, but to be accountable to God for all aspects of life. “And although the Bible has its ringing command for service it seems much more concerned with how this service will be carried out (and how the people who carry it out will live with one another) than it is with how the work will be accomplished.” God is very interested in how one uses blessings in His service. “God has His stewardship purposes working through our use of finances, whether it be much or little.”

Encourage Financially Faithful Individuals

Four hundred forty-two singles and 132 divorced individuals participated in the survey. Each person is important when it comes to financial stewardship. Financial stewardship transcends age, race, sex, and material blessings. God desires everyone to be accountable for what He has given, whether that is little or much. “We may never exercise positions of high importance nor directly influence any dramatic decisions, but if we are faithful with what we have where we are, there will never come an end to the good which we have done.”

Encourage Financially Faithful Parents

Nineteen hundred thirteen parents participated in the survey. Parents are models for their entire families, as well as for those who observe their families. The role a parent plays has a dramatic impact upon the lives of the children. In many cases, children will

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47 Case, Meier, and Minirth, 23.

48 Balcomb, 118.
follow the parents’ example. This means if a parent is a bad steward, the children are likely to be bad stewards. “The parents’ example is especially important in determining whether or not a child becomes a person who shares easily. According to Dr. Lee Salk, the way parents and other close relatives behave, what they teach, and how they treat others all set the stage for a child’s life as a giving person.” 49 Financial stewardship is very important in the home.

**Commanded to Teach Children**

Parents should be encouraged to teach Biblical financial stewardship to their children. Each parent has the responsibility of doing this, as this is important to the future financial stewardship of the Church of Christ. Without solid teaching in the home on financial stewardship, the teaching at church and elsewhere will not have the impact that it could and should have on young people. God said a great deal about the parents’ involvement in teaching the children about His ways. “You shall teach them diligently to your children, and shall talk of them when you sit in your house, when you walk by the way, when you lie down, and when you rise up. You shall bind them as a sign on your hand, and they shall be as frontlets between your eyes. You shall write them on the doorposts of your house and on your gates.” 50 Also, in the New Testament God says to the parents, “Bring them up in the training and admonition of the Lord.” 51 God desires for children to be taught by their parents in the home. The leadership of the church should encourage a strong home teaching program. This is a vital part of the strategic plan for


50 Deut. 6:7-9.

51 Eph. 6:4b.
increasing financial stewardship in the Church of Christ. Stewardship must begin in the homes of the believers.

**Young People Should Give**

A strategic plan to increase financial stewardship includes teaching people to give (starting at the tithe). One should not expect the child to give when older, if the child was not taught and did not practice giving when young. Young people learn very fast. Also, it should be noted that young people learn by example, and they should be learning to give by watching the parents’ example each week during worship to God. Parents cannot simply hope their children will give, but the parents should be directly involved in the training and mentoring process involved in teaching young people to give. This might include allowing the young person to work and to earn an allowance of some form, in order to help the child learn that part of their increase is God’s.

*Step Ten: The Local Church Should Financially Support Christian Universities*

Thirteen hundred ninety-nine alumni of Christian colleges/universities participated in the survey. God loves the financially faithful Christian university.

“According to Max Depree, the first responsibility of leaders is to ‘define reality’ for their organizations.” 52 The reality for the Christian university should be the impact of a Christian education on the life of a young person and how that will impact the young person’s future family, church, career, and community. Financial stewardship of the Christian university is a vital tool that comes alongside the church to promote Christ-

52 Blackaby and Blackaby, 129.
centered values. A Christian university changes one life at time and should be highly valued among the individuals composing the church.

Opportunity to Impact Young People

Local churches have the opportunity to impact young people through Christian education. The Christian university is a tool that aids the church by coming alongside her and by training young men and women to be prepared to earn a living in a Christ-centered setting. This means that young people earn a degree, but Christian values are promoted throughout the education process. Christian education is a wonderful opportunity that should be recognized for the difference it is making in our churches, families, and communities.

Opportunity to Encourage and to Develop Christian Leaders

Local churches have the opportunity to encourage and to develop Christian leaders through Christian education, which prepares young people to become leaders in the church, in their families, and in the workplace. The leadership training is built upon Christ-centered values; therefore, many of the young people who become leaders carry with them a Biblical view of ethics, morals, and values. This is valuable to the church’s influence in the world. The world seeing living examples of how a Christian life can make a difference, will impact the outreach programs of the church. The church will have solid families to work in the congregations and to become the future leadership of the church. Christian families are equipped to last. Financial disaster may be the norm for the
world, but through Christian education, many young people will be able to avoid the mistakes of the world, by learning the teachings of God’s Word.

Opportunity to Encourage and to Develop Stronger Families

Local churches have the opportunity to encourage and to develop stronger families through Christian education. Young people’s lives are positively impacted by Christian education. “Wise leaders know that the measure of their success is not the size of their bank account but the quality of their lives. Astute leaders invest their lives in things that bring the most lasting and gratifying rewards.”53 A strong strategic plan should value and build Christian education.

The more young believers who have the opportunity to earn a Christian education, the stronger the church will be in all aspects. The church needs people in all areas of expertise, so Christian education must be looked upon as a broad platform for teaching. It is not just about Bible degrees, but Christian education should embrace all areas of learning with a Christ-centered approach. One example of the need for more stewardship training comes from outside the Church of Christ religion, but the author believes this makes a powerful point for our ministers as well:

Wesley K. Willmer, vice president of university advancement at Biola University and board of chair of the Christian Stewardship Association (CSA), spoke about a similar trend among evangelicals. “We often put ourselves first and God second. It’s a historical problem. Pastors are not trained, so they seldom know what to say and [when they do know] are afraid to say it.” Willmer feels that Christians, including evangelicals, have been separating areas of life, with little connection between faith and money.54

53 Ibid., 243.

54 Ronsvalle and Ronsvalle, 129.
The bottom line with Christian education is the value it has in developing growth that is spiritual, physical, and emotional. Every Christian should be excited to encourage young people to get an education that is permeated with Christian values. The leadership of the Church of Christ should recognize the role Christian education plays in the lives of young people. God wants us to gloriﬁy Him, and Christian education is a great preparation to instill the values that will equip young people, while in the best atmosphere possible, to grow in Christ and to gloriﬁy God with their future lives. “He wants us to be moving in a direction where we are freely giving of our resources to meet the needs of those around us, the needs of the church, and the needs of the worldwide ministry so that God will be gloriﬁed and his people’s needs will be met.”55 The church should be encouraging and ﬁnancially supporting Christian education, as that is one avenue that helps to meet the needs and to gloriﬁy God.

In summary, each local Church of Christ needs to address the ﬁnancial planning process by evaluating the past, considering the present, and guiding the future. The leadership should consider the seven key issues as gathered from the survey to improve congregational stewardship: (1) encourage stronger prayer lives, (2) create a vision, (3) leadership needs to listen, (4) effective communication, (5) money accountability, (6) stewardship teaching, preaching, and counseling, and (7) ﬁnancing the members’ suggestions. Then the local church is ready to put into practice the ten-steps to future growth of church ﬁnancial stewardship.

55 Case, Meier, and Minirth, 26.
SUMMATION

CHAPTER ONE
INTRODUCTION

Encouraging good stewardship in God’s Kingdom is the driving force that fueled this study. This project focused primarily on the leadership in the Church of Christ pertaining to church leaders, family leadership, and universities that help train future Christian leaders. Within this chapter the author explained the relevance of this study, the basis for choosing this topic, author qualifications, statement of the problem, special terminology, statement of limitation, theoretical basis for the project, statement of methodology, and a review of the literature.

CHAPTER TWO
BIBLICAL PRINCIPLES OF FINANCIAL STEWARDSHIP

God owns everything, and man should be a faithful steward of God’s blessings! First, financial stewardship acknowledges that God owns everything. Second, God is generous to man. Third, God deserves the best from His stewards. In the Old Testament, He gave us examples of tithing and offerings. In the New Testament, one is taught to give under grace. Fourth, God has made man a steward. How much should one give?
Following are some points that can be concluded when considering giving: (1) God is the owner of all things. (2) God desires that man prosper.\(^\text{1}\) (3) Giving was required from the first family. (4) Tithing was practiced first among the Gentiles (Abraham) and taught before the law. (5) Under the law, God desired credit for all of man’s prospering; they were to tithe fruit, grain, animals, and even redeem their children. God still desires credit for all of our prosperity today. (6) The early church was taught to tithe from their experience of being under the law. “In the days of the apostles, tithing represented the privilege of giving.”\(^\text{2}\) The fact that the Bible is silent on the removal of God’s minimum requirements would also build on the case that God still expects at least a tithe. “Do not think that I came to destroy the Law or the Prophets. I did not come to destroy but to fulfill.”\(^\text{3}\) (7) God expects His church to fund the Great Commission.\(^\text{4}\) (8) Giving, under the New Testament, is known as a reflection of one’s love for the Lord. The gift should show appreciation for the love and grace bestowed upon His church today.

While theological work in the area of financial stewardship is needed, there’s another necessary element as well. According to Don McClanen, “You can work the pants off money, but if you’re not deeply into Christ and the Spirit, all the talk, theology, Biblical study, suffering of the world won’t make any difference. It’s a spiritual problem. Money cries out for transformation. As long as we talk about making stewardship more effective, it won’t work. What we’re talking about is the transformation of the heart.”\(^\text{5}\)

To reemphasize the point, God owns everything. Man is simply placed into a position of being allowed by God to take care of a small portion of God’s creation. “For

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\(^{1}\) 3 John 2.

\(^{2}\) Olford, 109.

\(^{3}\) Matt. 5:17.

\(^{4}\) I Cor. 16:2.

\(^{5}\) Ronsvalle and Ronsvalle, 194.
we brought nothing into this world, and it is certain we can carry nothing out.”⁶ Man has the opportunity to accumulate possessions in this life, but man is short lived. “Whereas you do not know what will happen tomorrow. For what is your life? It is even a vapor that appears for a little time and then vanishes away.”⁷ Every Christian has the obligation to give God treasures, as well as time, talents, temple, and testimony.

Then Jesus said to His disciples, “If anyone desires to come after Me, let him deny himself, and take up his cross, and follow Me. For whoever desires to save his life will lose it, but whoever loses his life for My sake will find it. For what profit is it to a man if he gains the whole world, and loses his own soul? Or what will a man give in exchange for his soul?”⁸

Being a good steward in God’s Kingdom demands the use of one’s money to glorify the living, loving, and life-giving God.

**CHAPTER THREE**

**QUALIFICATIONS OF FINANCIAL STEWARDSHIP**

This chapter examined the qualifications of acceptable financial stewards. First, God expects His people to be good managers of their possessions. Second, giving strengthens our relationships with God and man. Giving is planting seeds that will produce fruits of the Spirit. “To sow kindness is the best of all investments!”⁹ Thirdly, through giving generously, Christians can show God appreciation, honor, and respect for His ‘indescribable gift’. The Utmost High God is well deserving of praise. He desires man to engage in relationship with Him. Good stewardship honors God and expresses the

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⁶ 1 Tim. 6:7.
⁷ James 4:14.
⁹ Balcomb, 53.
right attitude toward the One who gave man everything. Therefore, good stewardship is very important in one’s relationship with God.

CHAPTER FOUR

CARELESS STEWARDSHIP HINDERS RELATIONSHIP WITH GOD

Good stewardship is important to an intimate relationship with God. Chapter four focused on the dangers of poor stewardship. First, God expects faithful financial stewardship from His children. Second, God will not have an intimate relationship with bad stewards. Third, God desires an intimate relationship with poor stewards through His grace and forgiveness. God offers revival for His children who have strayed away from Him by the misuse of His creation.

CHAPTER FIVE

FINDINGS OF STUDY AND ANALYSES OF THE DATA

A stewardship survey was sent to Church of Christ members via email. Chapter five focused on the findings of the survey, along with analyses of the data. The first part of the chapter clarified who participated in the survey. The survey produced a worldwide, random response. The second part of the chapter dealt with the results of the survey. There were over 3,000 Church of Christ participants. This provided a great deal of information on stewardship in the Church of Christ. In the last part of the chapter, the author made observations and listed recommendations that came from the survey information.
CHAPTER SIX

A STRATEGIC PLAN TO INCREASE FINANCIAL STEWARDSHIP IN THE CHURCH OF CHRIST

This entire chapter focused on the question, “What can be done to increase financial stewardship?” This is important to the future and the present members of the church in consideration of the work that is being done. A financial strategic plan is very important to the future effectiveness of any church work. This chapter discussed a plan that a church could implement to increase financial stewardship. The first part of this chapter emphasized the importance of a strategic plan and the process to develop the plan. Every church needs to think strategically. Second, each congregation should know its history by asking, “What has been done?” Third, each individual Church of Christ should examine its current situation by asking the question, “What is being done?” Fourth, all churches of Christ should plan for the future. This chapter includes a ten-step plan for implementation by the local church. The question, “What should be done?” is very important to moving forward with a financial strategic plan that will allow the church to maximize efforts to glorify God. A congregation should consider its past and its current situations, while planning for a brighter financial future to honor God.
## APPENDIX ONE

### SURVEY INSTRUMENT AND RESULTS

1. Are you a member of the Church of Christ?

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5. What is the average Sunday morning attendance at your home congregation?

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6. What is the weekly contribution of your home congregation?

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<td>280</td>
<td>8%</td>
</tr>
<tr>
<td>$7,501-10,000</td>
<td>253</td>
<td>7%</td>
</tr>
<tr>
<td>$10,001-15,000</td>
<td>293</td>
<td>9%</td>
</tr>
<tr>
<td>$15,001-20,000</td>
<td>170</td>
<td>5%</td>
</tr>
<tr>
<td>$20,001 or above</td>
<td>410</td>
<td>12%</td>
</tr>
<tr>
<td>Unsure</td>
<td>421</td>
<td>12%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3418</td>
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7. Does your home congregation have elders?

<table>
<thead>
<tr>
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<th>Percentage</th>
</tr>
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<tbody>
<tr>
<td>Yes</td>
<td>2819</td>
<td>82%</td>
</tr>
<tr>
<td>No</td>
<td>596</td>
<td>17%</td>
</tr>
<tr>
<td>Unsure</td>
<td>10</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3425</td>
<td>100%</td>
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</table>

8. Does your home congregation have a budget?

<table>
<thead>
<tr>
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<th>Percentage</th>
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</thead>
<tbody>
<tr>
<td>Yes</td>
<td>3132</td>
<td>91%</td>
</tr>
<tr>
<td>No</td>
<td>193</td>
<td>6%</td>
</tr>
<tr>
<td>Unsure</td>
<td>103</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3428</td>
<td>100%</td>
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</table>

9. Do the church leaders seek input from the congregation in developing the budget?

<table>
<thead>
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<th>Percentage</th>
</tr>
</thead>
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<tr>
<td>Yes</td>
<td>2243</td>
<td>72%</td>
</tr>
<tr>
<td>No</td>
<td>476</td>
<td>15%</td>
</tr>
<tr>
<td>Unsure</td>
<td>405</td>
<td>13%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3124</td>
<td>100%</td>
</tr>
<tr>
<td>10. What are your feelings about lessons on stewardship/giving?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>-------</td>
<td>-------</td>
</tr>
<tr>
<td>Should be taught more</td>
<td>1847</td>
<td>54%</td>
</tr>
<tr>
<td>Should be taught the same amount</td>
<td>1310</td>
<td>38%</td>
</tr>
<tr>
<td>Should be taught less, but should be taught</td>
<td>70</td>
<td>2%</td>
</tr>
<tr>
<td>Should not be taught</td>
<td>14</td>
<td>0%</td>
</tr>
<tr>
<td>Other, please specify</td>
<td>170</td>
<td>5%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3411</td>
<td>100%</td>
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</table>

<table>
<thead>
<tr>
<th>11. Do you enjoy giving money to the church?</th>
<th></th>
<th></th>
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<tbody>
<tr>
<td>Yes</td>
<td>3127</td>
<td>91%</td>
</tr>
<tr>
<td>No</td>
<td>28</td>
<td>1%</td>
</tr>
<tr>
<td>Sometimes</td>
<td>267</td>
<td>8%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3422</td>
<td>100%</td>
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</table>

<table>
<thead>
<tr>
<th>12. Do you normally give money to the church?</th>
<th></th>
<th></th>
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<tbody>
<tr>
<td>Yes</td>
<td>3309</td>
<td>97%</td>
</tr>
<tr>
<td>No</td>
<td>110</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3419</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>13. What percentage of your total income (before taxes) do you give to the church?</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0%</td>
<td>20</td>
<td>1%</td>
</tr>
<tr>
<td>1-5%</td>
<td>513</td>
<td>15%</td>
</tr>
<tr>
<td>6-9%</td>
<td>803</td>
<td>24%</td>
</tr>
<tr>
<td>10%</td>
<td>748</td>
<td>22%</td>
</tr>
<tr>
<td>11% or above</td>
<td>959</td>
<td>28%</td>
</tr>
<tr>
<td>No income</td>
<td>37</td>
<td>1%</td>
</tr>
<tr>
<td>Unsure</td>
<td>331</td>
<td>10%</td>
</tr>
<tr>
<td>Questions</td>
<td>Yes</td>
<td>No or Plan to</td>
</tr>
<tr>
<td>--------------------------------------------------------------------------</td>
<td>-----</td>
<td>---------------</td>
</tr>
<tr>
<td>14. Do you have a budget for your personal spending?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>1914</td>
<td>742</td>
</tr>
<tr>
<td>Not currently, plan to</td>
<td></td>
<td>22%</td>
</tr>
<tr>
<td>Not currently, no plans to do so</td>
<td></td>
<td>22%</td>
</tr>
<tr>
<td>Total</td>
<td>3410</td>
<td>100%</td>
</tr>
<tr>
<td>15. Do you have a written will?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>1545</td>
<td>1596</td>
</tr>
<tr>
<td>Not currently, plan to</td>
<td></td>
<td>47%</td>
</tr>
<tr>
<td>Not currently, no plans to do so</td>
<td></td>
<td>8%</td>
</tr>
<tr>
<td>Total</td>
<td>3411</td>
<td>100%</td>
</tr>
<tr>
<td>16. Do you promote Christian education by giving money directly to a school?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>1317</td>
<td>469</td>
</tr>
<tr>
<td>Not currently, plan to</td>
<td></td>
<td>14%</td>
</tr>
<tr>
<td>Not currently, no plans to do so</td>
<td></td>
<td>48%</td>
</tr>
<tr>
<td>Total</td>
<td>3410</td>
<td>100%</td>
</tr>
<tr>
<td>17. Do you promote an adoption agency or a children's home by giving money directly to an adoption agency or a children's home?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>1257</td>
<td>468</td>
</tr>
<tr>
<td>Not currently, plan to</td>
<td></td>
<td>14%</td>
</tr>
<tr>
<td>Not currently, no plans to do so</td>
<td></td>
<td>49%</td>
</tr>
<tr>
<td>Total</td>
<td>3414</td>
<td>100%</td>
</tr>
<tr>
<td>18. Do you promote charity organizations (such as the American Red Cross, Disaster Relief Organizations, etc.) by giving money directly to a charity?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>1726</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Not currently, plan to</td>
<td>241</td>
<td>7%</td>
</tr>
<tr>
<td>Not currently, no plans to do so</td>
<td>1437</td>
<td>42%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3404</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

19. Do you promote mission work by giving money directly to a missionary?

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>1712</td>
<td>50%</td>
</tr>
<tr>
<td>Not currently, plan to</td>
<td>583</td>
<td>17%</td>
</tr>
<tr>
<td>Not currently, no plans to do so</td>
<td>1109</td>
<td>33%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3404</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

20. Where do you believe the churches of Christ should spend the greatest amount of money?

3230 Responses

21. What do you consider the main cause of poor stewardship in the churches of Christ?

3207 Responses

22. What do you think the churches of Christ should do to increase stewardship?

3132 Responses
APPENDIX TWO

LAUNCH EMAIL

Church of Christ Stewardship Survey

Please go to http://www.LoveGoodStewardship.com and take the Church of Christ stewardship survey. This survey is for members of the Church of Christ. All responses are anonymous. The survey has around twenty-two (22) questions. Survey needs to be complete by Tuesday, November 14, 2006. You may view the current responses at the conclusion of your survey. Complete survey results will be posted on http://www.LoveGoodStewardship.com.

Please do the four following items:

(1) Pray for this effort. The purpose of this survey is to gain understanding of the stewardship practices in the Church of Christ.

(2) Go to http://www.LoveGoodStewardship.com and take the survey.

(3) Encourage others to be involved by forwarding this email to as many members of the Church of Christ as possible.

(4) Ask your church leaders to place the following in the church bulletin:

Go to http://www.LoveGoodStewardship.com to be involved in the Church of Christ stewardship survey. Survey needs to be complete by Tuesday, November 14, 2006.

The survey information will be compiled and used for a Doctor of Ministry dissertation project being conducted by Ben Bruce. Ben is the preacher for New Hope Church of Christ in Middleton, Tenn. He also serves as the Director of Annual Giving for Freed-Hardeman University in Henderson, Tenn.

Thank you,

Ben A. Bruce

P.S. Survey needs to be complete by Tuesday, November 14, 2006. Please go to http://www.LoveGoodStewardship.com and take the Church of Christ stewardship survey.
APPENDIX THREE

SURVEY PARTICIPANTS

Documented United States Participants

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<thead>
<tr>
<th>State</th>
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<th>Number</th>
<th>State</th>
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<td>OH</td>
<td>15</td>
<td>IA</td>
<td>4</td>
</tr>
<tr>
<td>TX</td>
<td>198</td>
<td>MI</td>
<td>14</td>
<td>IN</td>
<td>4</td>
</tr>
<tr>
<td>AL</td>
<td>93</td>
<td>VA</td>
<td>11</td>
<td>LA</td>
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<tr>
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<td>WI</td>
<td>4</td>
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<td>CO</td>
<td>9</td>
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Documented Worldwide Participants

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<td>5</td>
<td>Egypt</td>
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</tr>
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<td>France</td>
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<td>Italy</td>
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<td>Malta</td>
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<td>Romania</td>
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BIBLIOGRAPHY


Brown, George W. *Gems Of Thought On Tithing*. Cincinnati: Jennings & Graham, 1911.


