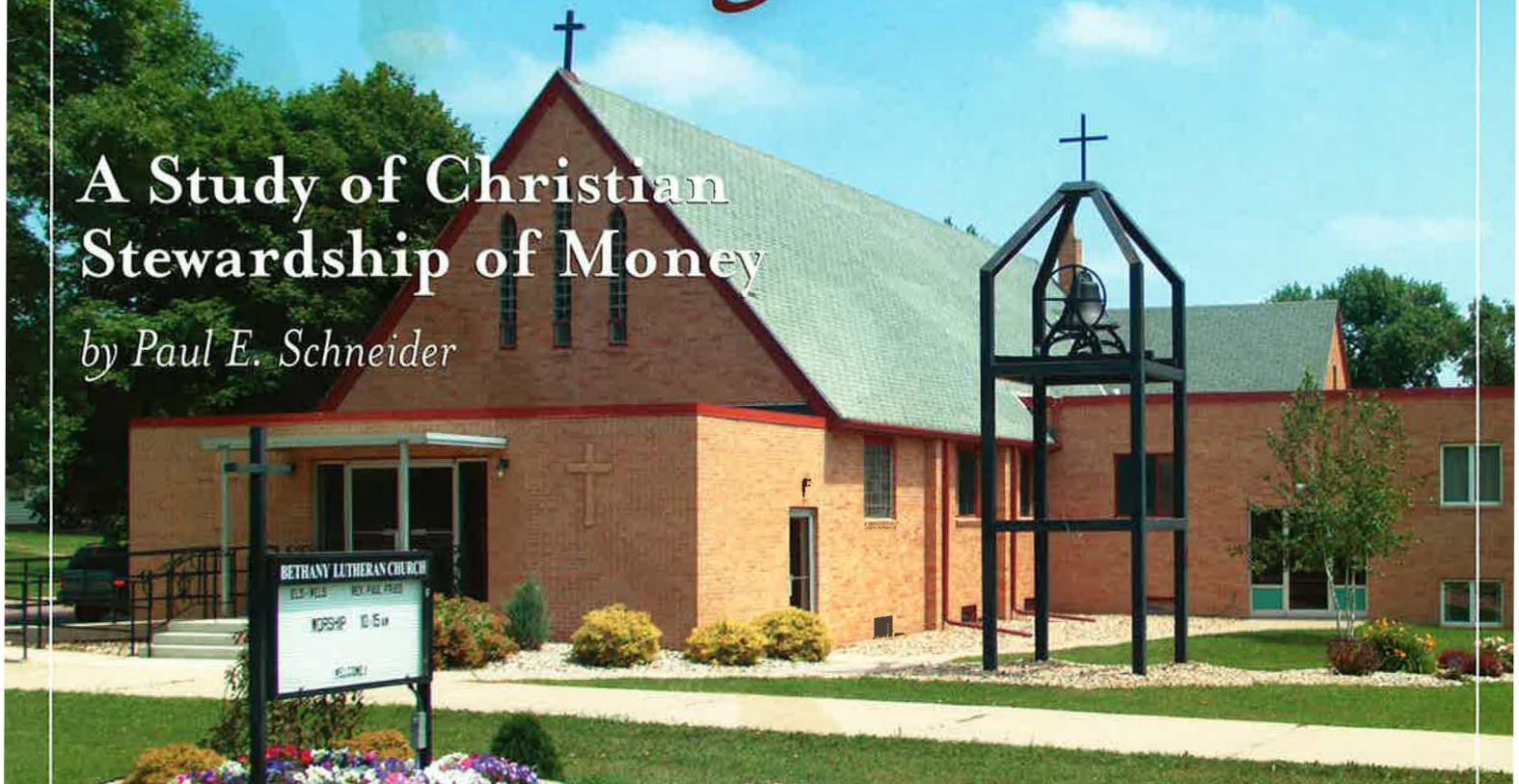


# Managing My Master's Money

A Study of Christian  
Stewardship of Money

by Paul E. Schneider



# *Managing My Master's Money*

## **A Study of Christian Stewardship of Money**

*by Paul E. Schneider  
Holy Scripture Lutheran Church  
Midland, Michigan*

*Easter, 1968*

# I. WHAT IS STEWARDSHIP?

Stewardship is "management" of an owner's (God's) resources.

**Stewardship** is not only to be spelled **\$teward\$hip**. In the New Testament the term "stewardship" is used to designate the "management" of **everything** the owner (God) entrusts to the care of the steward (Christian). This "management" includes money, a very prominent and useful gift from a gracious God.

Stewardship involves man's responsibility before God to live an **entire life** according to the will of God. *"And He (Christ) died for all, that those who live should no longer live for themselves but for him who died for them and was raised again."* (II Corinthians 5:15)

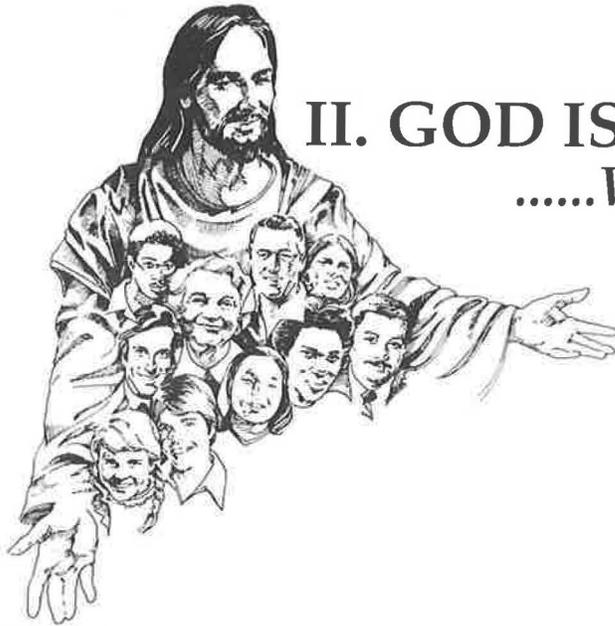
## STEWARDSHIP?

**S**OUL  
**T**IME  
**E**MPLOYMENT  
**W**ORD  
**A**BILITIES  
**R**ESOURCES  
**D**OLLARS  
**S**ERVICE  
**H**EALTH  
**I**NTELLIGENCE  
**P**LAY



## CONSIDER A STEWARD'S RELATIONSHIP TO GOD

- 1) A steward is a sinner who deserves eternal punishment in hell because of failure to keep God's commandments in thought, word, and deed.
- 2) A steward is a sinner who has been completely forgiven of all sin through the life, death, and resurrection of Jesus Christ.
- 3) A steward is a child of God by faith in Christ Jesus whose real home is heaven.
- 4) A steward is a child of God whose life on earth with all its gifts is to be lived rendering service to the Master.



## II. GOD IS THE OWNER .....*We are the Managers!*

*"The whole earth is Mine."* (Exodus 19:5b)

*"The earth is the Lord's, and everything in it, the world, and all who live in it."*  
(Psalm 24:1)

*"The silver is mine and the gold is mine, declares the Lord Almighty."* (Haggai 2:8)

*"But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand."* (I Chronicles 29:14)

*"A sincere Christian believer has all the possessions of God and is a child of God. The time of his life, however, is but a pilgrimage ... Therefore we must use everything on earth in no other way than as a guest who travels across country, comes to an inn where he must spend the night, and takes nothing but food and lodging from the innkeeper. He does not say that the innkeeper's property belongs to him. Thus we must also deal with temporal goods as if they did not belong to us ... Thus the Christian life is only a night's lodging; 'for here we have no lasting city' (Heb. 13:14), but we must go where the Father is, namely to heaven" (LW, Vol 30, p.35)*

**QUESTION:** Do you see yourself as an **owner** or a **manager**?

**ASSIGNMENT:** Examine your lifestyle. Who "OWNS" your possessions? Do you really "acknowledge" God as the OWNER?

### **ATTITUDE IS THE KEY**

When we understand the difference between an OWNER and a MANAGER and when we have applied the Biblical Principles of Stewardship (as presented in this booklet) to our hearts and lives, then we will realize that our entire life is to be lived serving God.

### III. SATAN IS OUR ENEMY

*.....We have a war within us!*



*“Be self-controlled and alert. Your enemy the devil prowls around like a roaring lion looking for someone to devour.” (I Peter 5:8)*

#### STUDY THE SINNER-SAINT STRUGGLE

- The Old Adam (old man) is our inherited sinful nature with its evil lusts. *“I know that nothing good lives in me, that is, in my sinful nature.”* (Romans 7:18)
- This Old Man is to be put away. *“Put off your old self, which is being corrupted by its deceitful desires.”* (Ephesians 4:22)
- The New Man is the new spiritual nature which the Holy Spirit created in us by regeneration. *“If any one is in Christ, he is a new creation; the old has gone, the new has come!”* (II Corinthians 5:17)
- The New Man is to be put on. *“Put on the new self, created to be like God in true righteousness and holiness.”* (Ephesians 4:24)

#### AS MANAGERS (STEWARDS) WE FIGHT A CONSTANT WAR.

*“For the sinful nature desires what is contrary to the Spirit, and the Spirit what is contrary to the sinful nature. They are in conflict with each other, so that you do not do what you want.”* (Galatians 5:17)

## THE OLD MAN SAYS

"I don't have to give to be a Christian!"

"If I were to give a generous firstfruit offering to the Lord through the church each Sunday, I wouldn't have enough left to pay my bills."

"The church seems to always be talking about money and telling me to give more! What right do they have to 'meddle' in my financial affairs? It is none of their business what I do with my money!"

"I have too many family responsibilities (new roof on the house, child in college, etc.) so I can't afford to give anything now."

## THE NEW MAN SAYS

"Because I am a Christian I want to give!"

"When I give a generous firstfruit offering to the Lord through the church, I 'trust' that God will bless me and provide for all my needs."

"If the church teaches God's word, it is going to talk about money. God is very interested in how we manage our financial affairs. It is the church's responsibility to encourage me to give more."

"Although part of my God-given responsibility is to provide for my family, my God still desires that I bring a generous offering in proportion to my income."



## OUR RESPONSE

**REPENT:** *"The sacrifices of God are a broken spirit; a broken and contrite heart, O God, you will not despise."* (Psalm 51:17)

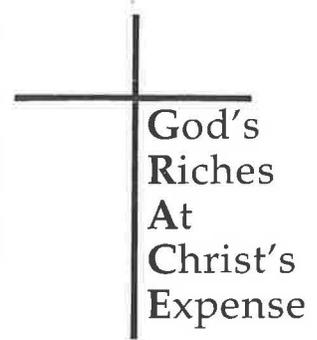
**BELIEVE & LIVE:** *"Just as you received Christ Jesus as Lord, continue to live in him...set your hearts on things above...put to death whatever belongs to your earthly nature...put on the new self, which is being renewed in knowledge in the image of its Creator...let the word of Christ dwell in you richly...and whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him."* (selected passages from Colossians 2 & 3)

# IV. GOD'S DIRECTIVES TO HELP DETERMINE OUR GIFTS TO HIM THROUGH OUR CHURCH OFFERINGS

**1. GIVE IN RESPONSE TO GRACE** (Look to Jesus Christ and all that God has done for you both spiritually & physically.)

*"And now, brothers, we want you to know about the **grace** that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity...they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service..."*

(II Corinthians 8:1-4)



**2. GIVE FIRSTFRUITS** (God does not want leftovers)

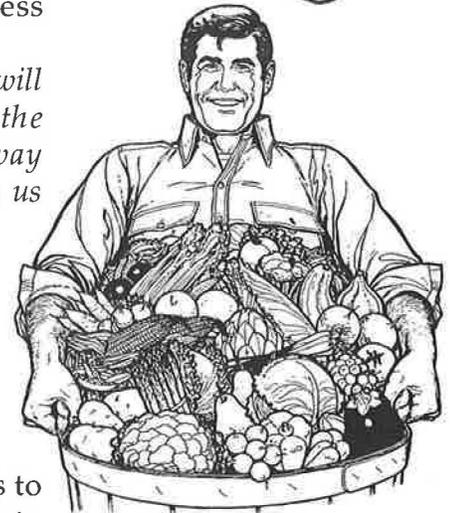
*"Honor the Lord with your wealth, with the **firstfruits** of all your crops." (Proverbs 3:9) "But seek **first** his kingdom and his righteousness." (Matthew 6:33)*



**3. GIVE CONFIDENTLY** [In Faith] (Trust that God will bless your gift and always provide for your needs)

*"Now he who supplies seed to the sower and bread for food will also **supply** and **increase** your store of seed and will **enlarge** the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God."*

(II Corinthians 9:10-11)



**4. GIVE A PERCENTAGE** (Although 100% [our total life] is to be dedicated to God, a respectful "portion" of our money is to be given as our church offering to the Lord.)

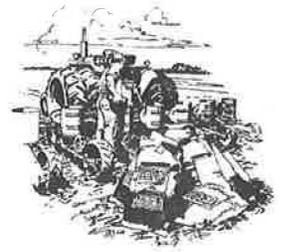
*"Now about the collection for God's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money **in keeping with his income.**" (I Corinthians 16:1-2)*



**5. GIVE GENEROUSLY** (Statistics show that the average church contribution is about 2-3% of total income. Is this generous giving?)

*"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows **generously** will also reap generously."*

(II Corinthians 9:6)



**6. GIVE REGULARLY** (As often as you have income)

*"On the first day of **every week**, each one of you should set aside a sum of money in keeping with his income."*

(I Corinthians 16:2)

April						
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**7. GIVE CHEERFULLY** (Although our old sinful nature is never happy about giving to God, our new spiritual nature rejoices in the privilege and opportunity of giving.)

*"Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a **cheerful giver**." (II Corinthians 9:7)*



**8. GIVE THOUGHTFULLY** (Learn how your offerings are used by your church and synod. Participate in planning, preparing, and promoting the programs.)

*"So then, each of us will give an **account** of himself to God."*

(Romans 14:12)



**9. GIVE PRAYERFULLY** (Ask God to guide you in your living and giving)

*"If any of you lacks wisdom, he should **ask** God, who gives generously to all." (James 1:5)*

*"Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God."*

(Phillipians 4:6)

*"O Lord, hear my prayer...Teach me to do your will."*

(Psalm 143:1 & 10)



# V. DOES GOD COMMAND US TO TITHE?



**BEFORE** the law was given, Abram & Jacob tithed *BY CHOICE*.  
“Then Abram gave him (Melchizedek) a tenth of everything.”  
(Genesis 14:20)  
“And of all that you (God) give me (Jacob) I will give you a tenth.”  
(Genesis 28:22)

**AFTER** the law was given, the Jews were to tithe *BY COMMAND*.  
“A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.” (Leviticus 27:30) [Other references to the tithe: Nu 18:21; Dt 12:6; 14:28; 26:12]  
“Bring the whole tithe into the storehouse...” (Malachi 3:10)

The Old Testament tithing regulations are complex and difficult to unravel with certainty. Many Bible scholars hold that there were two annual tithes and a three-year tithe which resulted in about 23%-24% of income being set apart each year (Numbers 18:21-24; Deuteronomy 12:5-19, 28-29; 14:22-23). It is simply not historically accurate to assume that the devout Jew gave 10% and therefore the New Testament Christian should also give 10%.

**TODAY** there is no such law. The New Testament nowhere contains a specific command for the Christian to tithe. The tithe is mentioned only three times in the New Testament: In Matthew 23:23 (with a parallel in Luke 11:42), Luke 18:12, and Hebrews 7:1-10. In each case the allusion to the tithe is merely incidental to another point being made.

**QUESTION:** What should be the percent of the Christian's offering?

**ANSWER:** The New Testament contains no passage commanding the Christian to give a specific amount or percent of income. It tells him to give generously, trustingly, and proportionately to income. In short, the Bible sets forth "principles" to guide the Christian in his response to God's mercy in Christ Jesus the Savior. Jesus praised the widow who gave "all she had" [100%] (Mark 12:40); Jesus accepted Zacchaeus' decision to give 1/2 [50%] of his goods to the poor (Luke 19:8); Jesus instructs us with these words: "*Freely you have received, freely give.*" (Matthew 10:8)

**FAITH** in Jesus Christ as Lord and Savior together with blessings received will determine the percent (amount) of one's offering!

**A CONSIDERATION:** The majority of Christians today **could** give **beyond** a tithe and still live very comfortably. When one claims he "*can't afford to give more*" it is often due to a failure to distinguish between needs, wants, and desires. When a Christian fully understands and applies the Biblical Principles of Stewardship he will draw the same conclusion as did the sainted Professor M.H. Otto (Bethany Lutheran Theological Seminary, Mankato, Minnesota) who wrote: "*We cannot afford not to give. We never get rich by withholding from the Lord more than is proper...People may think they are gaining materially by not giving liberally, but actually they are making themselves poorer and poorer.*" (Poorer materially & spiritually)

**Do you agree with this comment from a generous giver?**

*"90% with God's blessings will always go much further than 100% without them!"*



# VI. DOES GOD REWARD GOOD STEWARDSHIP?

## WHAT DOES THE BIBLE SAY?

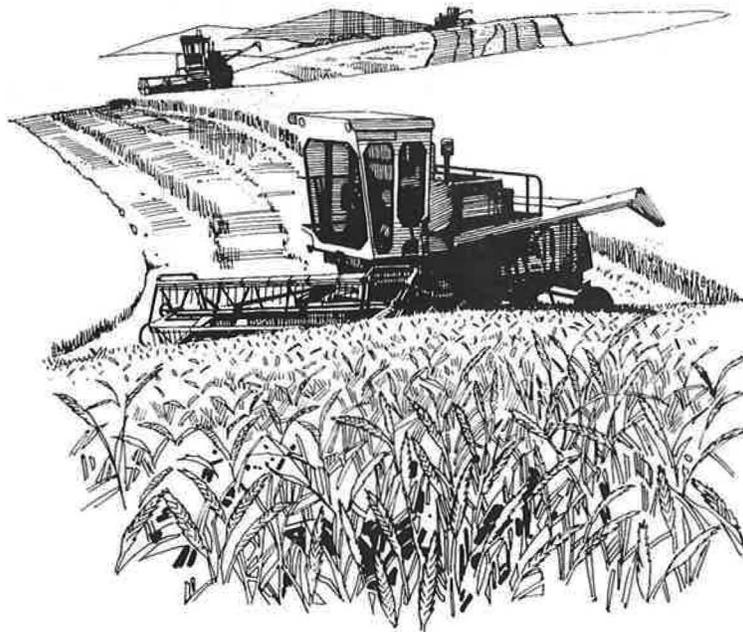
*"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."* (Luke 6:38)

*"Whoever sows generously will also reap generously."* (II Corinthians 9:6)

*"But seek first his kingdom and his righteousness, and all these (material) things will be given to you as well."* (Matthew 6:33)

*"Bring the whole tithe into the storehouse...test me...I will . . . pour out so much blessing that you will not have room enough for it."* (Malachi 3:10)

*"Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory in the church and in Christ Jesus throughout all generations, for ever and ever! Amen."* (Ephesians 3:20-21)



## WHAT DOES THIS MEAN?

Rewards are promised by God but they are to be viewed as gifts of grace and not as wages earned. Rewards are often more spiritual than material and relate to our future service in God's Kingdom rather than our personal comfort and pleasure here on earth. When God in His wisdom chooses to bless a Christian with material blessings (which He often does for the faithful steward) it is done for the purpose of enabling him to be even more generous to others. (*"You will be made rich in every way so that you can be generous on every occasion."* [II Corinthians 9:11]) Rewards are never to be the motive for practicing faithful stewardship. Everything is always to be done in love.

## WHAT DOES GOD PROMISE?

### HE WILL PROVIDE FOR OUR BASIC MATERIAL NEEDS IN LIFE

*"But seek first his kingdom and his righteousness, and all these things will be given to you as well."* (Matthew 6:33)

*"And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work."* (II Corinthians 9:8)

*"And my God will meet your needs according to his glorious riches in Christ Jesus."* (Phillipians 4:19)

*"He who did not spare his own Son, but gave him up for us all – how will he not also, along with him, graciously give us all things?"* (Romans 8:32)

*"I (David) was young and now I am old, yet I have never seen the righteous forsaken or their children begging bread."* (Psalm 37:25)



*"Thank you, Lord, for all my blessings!"*

# VII. DO YOU HAVE PROBLEMS WITH YOUR MANAGEMENT OF THE MASTER'S MONEY?

...Consider some symptoms of poor stewardship.

1. Chronic overdue bills.
2. Worry over financial matters.
3. Dreams and desires to "get-rich-quick."
4. Greediness — seldom satisfied and frequently wanting more.
5. Covetousness — a sinful desire of what others have.
6. Problems with priorities, putting luxury before necessity (frequent over-indulgence).
7. Overcommitment to work just to make more money.





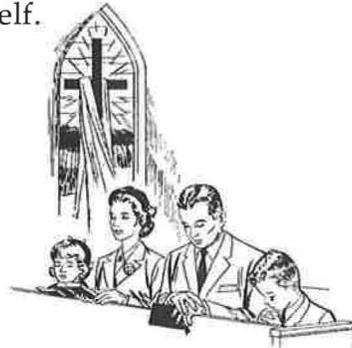
# VIII. SUMMARY

## GOOD STEWARDSHIP SHOWS ITSELF IN

- a) Acknowledging God as the **OWNER** of all possessions thus taking seriously one's responsibility to Him.
- b) Being concerned about **100%** of life: Time, Talents, Treasures.
- c) Giving **FROM** blessings **TO** God **THROUGH** the Church.
- d) Giving **FIRSTFRUITS**, not leftovers.
- e) Giving **PROPORTIONATELY** to income.
- f) Realizing that a budget is a spending guide, **NOT** a giving goal.
- g) Striving to live entire life **FOR** Christ, not for self.

## GROWTH IN FAITH COMES FROM

- a) Hearing the Word of God (faithful worship).



- b) Partaking of Holy Communion.



- c) Participating in Bible Study.



- d) Conducting daily family devotions within the home.



## ASSIGNMENT

- Examine and evaluate your lifestyle and priorities.
- Apply the Message the Lord has given you through His Word.
- Work out the amount of your church offering.

1. If you have not done so, determine what % of your income you now give to the Lord through the church:

Total annual income (include both husband & wife) \$ \_\_\_\_\_

Total contributions for the Lord's work: \$ \_\_\_\_\_

Divide contributions by income for percentage \_\_\_\_\_ %

2. Analyze this amount by asking yourself the following questions:

- a) Is this a "generous" offering?
- b) Does this offering represent *me*? *my trust*? *my love*? *my faith*? *my commitment* to the cause of the gospel?

3. Prayerfully establish your offering at a *generous* percentage! Do so confidently and with the resolve that the glorious gospel ministry be futhered by your management.

- a. Total annual income \$ \_\_\_\_\_
- b. "Generous portion" as a firstfruit offering x \_\_\_\_\_ %
- c. Planned annual offering \$ \_\_\_\_\_
- d. Divide annual offering by 52 for weekly offering: \$ \_\_\_\_\_

Weekly Income	3%	4%	5%	6%	7%	8%	9%	10%	15%	20%
\$50.00	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	7.50	10.00
\$100.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	15.00	20.00
\$200.00	6.00	8.00	10.00	12.00	14.00	16.00	18.00	20.00	30.00	40.00
\$300.00	9.00	12.00	15.00	18.00	21.00	24.00	27.00	30.00	45.00	60.00
\$400.00	12.00	16.00	20.00	24.00	28.00	32.00	36.00	40.00	60.00	80.00
\$500.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00	75.00	100.00
\$750.00	22.50	30.00	37.50	45.00	52.50	60.00	67.50	75.00	112.50	150.00
\$1,000.00	30.00	40.00	50.00	60.00	70.00	80.00	90.00	100.00	150.00	200.00

## SOMETHING TO PONDER

*"To love" means "to give". One may give without loving, but he cannot love without giving.* – M. H. Otto

## QUESTION

What more could you be doing to grow in your Christian Stewardship and thus be more faithful in **MANAGING THE MASTER'S MONEY?**

# IX. MY DEDICATION PRAYERS

I admit that I am a sinner (Romans 3:23) who deserves eternal punishment from You, O God, because of my many sins (Romans 6:23). But I am sorry for those sins and confess my faith in Jesus Christ my Savior Who has won for me the forgiveness of all those sins (Romans 10:9). I pray, O Lord, that You will give me the faith and strength to dedicate myself, body and soul, to be a living sacrifice to You (Romans 12:1) and ask that the Holy Spirit enable me to deny myself, take up my cross and follow Jesus Christ as Lord of my life (Mark 8:34).



I realize, O Lord, that it is Your will that I worship You with all my heart, soul, strength and mind each day of my life (Romans 12:1-2) and especially in church with fellow believers (Hebrews 10:25; Acts 2:42). I also realize that I need to grow in my faith through the regular use of the means of grace [Word & Sacrament] (Romans 10:17). I pray, O Lord, that You will give me the faith, strength and desire to worship You in church as often as possible.



I realize, O Lord, that an hour on Sunday morning is not enough contact with Your precious Word in order to grow in my faith to be a mature Christian. Help me, dear God, to arrange my weekly schedule so that I might attend one or more of the Bible Classes offered at my church. If such attendance is impossible for me because of my employment, age or health, please enable me to maintain some "home" Bible Study so that I might grow in my faith (John 8:31-32; Luke 10:42; 11:28).



I realize, O Lord, my need to follow the scriptural principles of financial stewardship for the devil is ever so active and my sinful flesh is always so present enticing me to manage my money for my own personal interest. Help me, dear God, to set aside a generous percentage of my income (I Corinthians 16:2) for Your total work and cheerfully (II Corinthians 9:7) contribute these firstfruits (Proverbs 3:9) through my church as regularly as I have an income.

AMEN.

10	MAR 30 1986
Amount \$ _____ Weekly Offering	
for	
CURRENT EXPENSES AND MISSIONS	
Holy Scripture Lutheran Church	
Midland, Michigan	
<small>He which soweth bountifully shall reap also bountifully. — 2 Corinthians 9:6</small>	

# The Purpose of the Evangelical Lutheran Synod:

The synod exists to carry out the command of Jesus Christ

To preach the Gospel to every creature

(Mark 16:15; Matthew 28:19-20),

To contend for the faith (Jude 3), and

To promote the development of Christian Life within its membership

(Galatians 5:22-25).

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For More Information on Making Gifts contact:

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Anytime/Anywhere Cell: 507.469.9656  
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(Picture: Bethany Seminary Student Body 2011-2012)