INTRODUCTION

What subject is addressed most often in the Bible? If your answer is “Salvation,” you are correct. Do you know the second most addressed subject in Scripture? It is “financial matters,” described in various ways, such as: wealth, possessions, stewardship, or giving.

About 10% of the Bible deals with this topic, and its importance is emphasized by the fact Jesus addressed this issue in almost half of His parables. On one of those occasions, He was with His disciples in the midst of a large crowd. In responding to a question about dividing an inheritance between two brothers, Jesus took the opportunity to issue a warning about greed.

Luke 12:14-21

Jesus replied, “Man, who appointed me a judge or an arbiter between you?” Then he said to them, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.” And he told them this parable: “The ground of a certain rich man produced a good crop. He thought to himself, ’What shall I do? I have no place to store my crops.’ Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I’ll say to myself, “You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.’” But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ This is how it will be with anyone who stores up things for himself but is not rich toward God.”

The parable was not intended just for the original listeners almost 2,000 years ago. Its truth is meant for people of all ages. As a result, we should know what it means to be “rich toward God,” which is the subject of this study. Our goal is to present the Master-steward relationship that exists between God and all people, followed by giving principles for believers in Christ, and concluding with a giving process.

MASTER-STEWARD RELATIONSHIP

All people, as members of God’s creation, are in a Master-steward relationship with Him, whether we know it or not. This reality permeates Scripture and is stated clearly in the following verse.

Psalm 24:1-2,

The earth is the LORD’S, and everything in it, the world, and all who live in it; for he founded it upon the seas and established it upon the waters.

In addition, all believers are in a spiritual Master-steward relationship with God the Father. All believers in Christ were bought with a price that was paid by Jesus. As a result, believers are God’s stewards (servants). Their new status was established by a grace release from condemnation and a subsequent elevation into fellowship with the Lord their God. Believers were once spiritually lost but now belong to Him.

Romans 14:7-8,

For none of us lives to himself alone and none of us dies to himself alone. If we live, we live to the Lord; and if we die, we die to the Lord. So, whether we live or die, we belong to the Lord.

1 Corinthians 6:19-20,

Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your body.

As prudent stewards, we should strive to please our Lord in all matters. Ultimately, the lot of any steward depends on the Master’s satisfaction with the steward’s handling of the Master’s resources. For validation of this concept see the parable of the talents in Matthew 25:14-30. (This parable is printed at the conclusion of this study.)

Before proceeding further, it is important to note that biblical stewardship involves more than giving money. It also includes the use of your body, time, spiritual gifts, ministries, and abilities. While the focus of this study is to examine giving and how this practice brings glory to God, encourages Christ-like development, and benefits others, many of the following principles apply to any aspect of stewardship.

GIVING PRINCIPLES

TREASURES IN HEAVEN

It is imperative for believers in Christ to look beyond the temporal to the eternal in managing God-given resources.
Failure to do so exhibits poor stewardship, a characteristic trait of those with self-centered priorities.

Matthew 6:19-24, Do not store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is there your heart will be also. The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

We know two things from the above passage and Luke 12:14-21 (the first passage in this study):

- Being a good steward means doing more than just increasing one’s personal net worth.
- One’s perspective toward wealth can either enhance or inhibit his/her relationship with God.

SOWING AND REAPING
As stewards, we are privileged to distribute God’s resources for His glory. We have the promise and full anticipation of an abundant return. This promise is much better than a five-star investment rating that is based on some mortal’s evaluation.

2 Corinthians 9:6-15, Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 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. As it is written: “He has scattered abroad his gifts to the poor; his righteousness endures forever.” 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. This service that you perform is not only supplying the needs of God’s people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. Thanks be to God for his indescribable gift.

Let’s review the scope of this promise:

- We will receive a generous return. Don’t hold your breath waiting for a check in the mail with a generous return. God generally uses other methods to bless us.
- We will abound in grace and every good work.
- Our resources for giving will increase.
- Our generosity will result in thanksgiving to God by you and others.
- The needs of God’s people will be supplied.
- We express our thanks to God.
- People will praise God for our obedience that accompanies our confession of the Gospel.
- People will praise God for our generosity.
- Others’ hearts will go out to us in their prayers.

God allows us to be stewards and then promises a rich return when we invest for His glory.

GIVING - A METRIC OF SPIRITUAL MATURITY
We will never mature into the full stature of Christ without adopting a lifestyle of generous giving. Consider the Apostle Paul’s instruction to Timothy:

1 Timothy 6:12, 17-19, Fight the good fight. Take hold of the eternal life to which you were called when you made your good confession in the presence of many witnesses. …Command those who are rich in this present world not to
be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides
us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and
willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that
they may take hold of the life that is truly life.

As the above verses indicate, God richly provides. Our response should be to:

- Recognize the source (God) and do not be arrogant about the provision.
- Put our hope in the provider, not the provision.
- Enjoy everything that has been provided for our enjoyment. Do not struggle with guilt about God’s provision.
- Be generous and willing to share, thus laying up eternal treasures.

Sometimes, people link the definition of “rich in this present world” to net worth comparisons between individuals. When that is done, almost all of us can find someone “richer” and, thus, not consider ourselves as being “rich.” It is important to realize that those who have more discretionary wealth than is necessary to maintain the basic necessities of life (food, clothing, shelter), are “rich in this present world.”

Believers must recognize that being generous and willing to share is part of investing for eternity, laying up treasure for the life to come. Being generous and willing to share is also integral to experiencing the richness of eternal life now. The key to understanding “generosity” is to prayerfully consider that the “tithe” (giving 10%) is never considered a “generous gift” in Scripture. In the Old Testament economy, the tithe was actually the starting point of giving. A more accurate measure of generosity is to determine what is left over after we give instead of simply counting the value of the gift. For example, which is more generous: A gift of $100,000 from resources worth $10 million or a $5 gift out of resources that total $25? While the $100,000 gift is considerably more bountiful than $5, the larger gift cannot be considered more generous.

Generous sharing is a necessity for spiritual growth, but it is not sufficient in and of itself to accomplish that result. It is possible to demonstrate habits reflecting Christ-honoring maturity in one area but be woefully lacking in another. With the help of the Holy Spirit, the goal for believers is to exhibit Christ-likeness in all aspects of life and relationships for the glory of God.

**GIVING PORTFOLIO**

Webster’s Dictionary identifies a portfolio as the securities held by an investor. Since God-glorying giving is investing, how can believers have a giving portfolio in order to store up treasures in heaven, sow for a future harvest, and become a partner in the work of the Lord?

Stewardship responsibility requires believers to determine how best to utilize the Master’s resources. With the guidance of Scripture and the help of the Holy Spirit, this is not difficult. There are two types of giving – that which is an act of worship and that which is not. Providing gifts for birthdays and other special occasions or donating to the museum of natural history generally falls into the latter category. That type of giving is not inherently bad, but it is not an act of worship. To maximize our “giving portfolio” that has eternal significance, we need to know the types of giving that are considered acts of worship.

To begin with, the New Testament identifies four acts of worship that are identified by the word “sacrifice.” They are:

- Offering our bodies as living sacrifices
  **Romans 12:1**, Therefore, I urge you, brothers, in view of God’s mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual act of worship.

- Offering the sacrifice of praise
  **Hebrews 13:15**, Through Jesus, therefore, let us continually offer to God a sacrifice of praise—the fruit of lips that confess his name.

- Doing good and sharing with others
  **Hebrews 13:16**, And do not forget to do good and to share with others, for with such sacrifices God is pleased.
Providing certain kinds of monetary offerings

Philippians 4:18, I have received full payment and even more; I am amply supplied, now that I have received from Epaphroditus the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God.

The last two items point us in a scriptural direction for God-glorifying giving. There are three categories mentioned in the New Testament for giving in this manner. With no priorities suggested by this order, the list includes giving to teachers and church leaders, those in need, and missionaries. Givers are individuals, families, or a local church body.

- We are to provide for our teachers and leaders.
  
  Galatians 6:6, Anyone who receives instruction in the word must share all good things with his instructor.
  
  1 Timothy 5:17-18, The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching. For the Scripture says, “Do not muzzle the ox while it is treading out the grain,” and “The worker deserves his wages.”

- We are to be sensitive to benevolence needs, helping those who find it difficult to help themselves (prisoners, widows, orphans, poor, sick, strangers, victims of calamity, those who are oppressed, and even enemies).
  
  James 1:27, Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world.
  
  1 John 3:17, If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?
  
  Hebrews 13:5, Remember those in prison as if you were their fellow prisoners, and those who are mistreated as if you yourselves were suffering.

- We are to support missionaries.
  
  3 John 1:5-8, Dear friend, you are faithful in what you are doing for the brothers, even though they are strangers to you. They have told the church about your love. You will do well to send them on their way in a manner worthy of God. It was for the sake of the Name that they went out, receiving no help from the pagans. We ought therefore to show hospitality to such men so that we may work together for the truth.

Giving to our teachers and church leaders, those in need, and missionaries—in light of specific instruction in the New Testament—will bring glory to God.

A GIVING HEART

We can know where our giving should be directed, but what about the amount? There is no New Testament passage that indicates a specific percentage of income that believers should give. However, the New Testament does provide...
criteria for developing a giving plan. Out of gratitude and obedience for the Lord’s work on our behalf, we can
cheerfully and generously give out of the resources God has provided, with a view to sacrificial giving habits.

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

2 Corinthians 8:1-15, 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.
For I testify that 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 to the saints. And they did not do as we expected,
but they gave themselves first to the Lord and then to us in keeping with God’s will. So we urged Titus, since he had
earlier made a beginning, to bring also to completion this act of grace on your part. But just as you excel in
everything, in faith, in speech, in knowledge, in complete earnestness and in your love for us – see that you also
excel in this grace of giving. I am not commanding you, but I want to test the sincerity of your love by comparing it
with the earnestness of others. . . . For if the willingness is there, the gift is acceptable according to what one has, not
according to what he does not have. Our desire is not that others might be relieved while you are hard pressed, but
that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty
will supply what you need. Then there will be equality, as it is written: “He who gathered much did not have too
much, and he who gathered little did not have too little.”

1 Corinthians 16:1-4, 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, saving it up,
so that when I come no collections will have to be made. Then, when I arrive, I will give letters of introduction to the
men you approve and send them with your gift to Jerusalem. If it seems advisable for me to go also, they will
accompany me.

When planning our giving, we should consider the following:
- What is in my heart to give? Can I put aside reluctance or any sense of compulsion and give cheerfully?
- What kind of character do I want to establish?
- Do I want to engage in rich generosity?
- Do I plead for the privilege of sharing?
- Does my giving reflect the sincerity of my love?
- Do I want to grow in spiritual maturity?
- Do I want to store up riches in heaven?
- Do I want to help supply the needs of God’s people?
- Do I want to have men praise God for my obedience and the associated confession of the Gospel?
- Do I want the prayers of men to go out for me because of my generosity?
- Do I want to excel in this grace of giving?

We are stewards of God’s resources. We have the honor and opportunity to glorify the Master. The greater our
sacrifices, the more our Master is glorified. Giving that is sacrificial and generous is not measured by what is given but,
instead, is defined by what is left over after giving.

Luke 21:1-4, As he looked up, Jesus saw the rich putting their gifts into the temple treasury. He also saw a poor
widow put in two very small copper coins. “I tell you the truth,” he said, “this poor widow has put in more than all
the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live
on.”

GIVING PROCESS

Our study to this point has, hopefully, helped individual believers to give in a manner that brings honor to the Lord.
With regard to a group of believers giving toward a common goal, there is a giving process that can be adopted from the
directions given the churches in Corinth and Galatia by the Apostle Paul. He encouraged a giving process that
demonstrates commitment, avoids surprises, and ensures proper handling of believers’ gifts.
1 Corinthians 16:1-4. 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, saving it up, so that when I come no collections will have to be made. Then, when I arrive, I will give letters of introduction to the men you approve and send them with your gift to Jerusalem. If it seems advisable for me to go also, they will accompany me.

From this passage, a giving process is recognized for a group of believers:

- On-going giving, especially to meet specific needs, should be planned and prepared in advance.
- Giving should be regular and periodic.
- Gifts should be handled by trusted agents.

In addition, all giving (whether by an individual believer or group of believers) is to be done to honor God and not to receive the praise of other people.

Matthew 6:1-4. Be careful not to do your ‘acts of righteousness’ before men, to be seen by them. If you do, you will have no reward from your Father in heaven. So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by men. I tell you the truth, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.

CONCLUSION

Being rich toward God is not a mystical concept and does not require a magical tour to see that Scripture provides a very clear picture of the landscape. In summary:

- We need to remember that we have been entrusted with resources and are expected to use them wisely. We are stewards of the Most High God.
- We cannot serve two masters and must select whether our master will be God or money.
- God recognizes our gifts and returns a bounty.
- Taking hold of the life that is truly life requires laying up treasure in heaven.
- Giving to teachers, church leaders, those in need and missionaries are all God-glorifying.
- God gives us the heart to excel in this grace of giving.
- Our giving should be planned, regular, and in trust.

When focused on ourselves, we can easily place our trust in money (wealth, possessions) rather than our Lord. By maintaining a scriptural viewpoint, we can be alert to the dangers of being entangled by an earthly perspective toward wealth and, instead, anticipate the eternal reward that awaits us when we see Jesus face-to-face.

Proverbs 23:4-5. Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

Matthew 6:19-21. Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

PARABLE OF THE TALENTS (MATTHEW 25:14-30)

Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master’s money.

After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. “Master,” he said, “you entrusted me with five talents. See, I have gained five more.” His master replied, “Well done, good and faithful servant! You have been faithful with a few things; I will put...
you in charge of many things. Come and share your master’s happiness!”

The man with the two talents also came. “Master,” he said, “you entrusted me with two talents; see, I have gained two more.” His master replied, “Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!”

Then the man who had received the one talent came. “Master,” he said, “I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.”

His master replied, “You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.”