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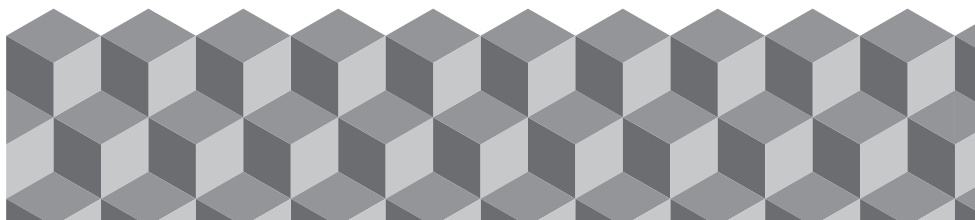
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A Call to Biblical Stewardship



Ronnie W. Floyd



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DEDICATION

I DEDICATE THIS BOOK TO MY PARENTS,
JOHN AND ELVA FLOYD, WHO TAUGHT ME
AS A CHILD THE BIBLICAL PRINCIPLES
OF HONORING GOD WITH AT LEAST
THE FIRST TEN PERCENT OF ALL HE
GIVES TO ME. I ALSO DEDICATE THIS
BOOK TO SOUTHWESTERN BAPTIST
THEOLOGICAL SEMINARY, FROM WHERE
I GRADUATED WITH TWO DEGREES AND
WHERE MY DOCTORAL DISSERTATION
WAS *IMPLEMENTING A THEOLOGY OF
STEWARDSHIP THAT WILL BUILD A
BIBLICAL ATTITUDE OF GIVING IN THE
LOCAL SOUTHERN BAPTIST CHURCH.*
THANK YOU, SOUTHWESTERN SEMINARY,
FOR EQUIPPING ME TO DO LOCAL
CHURCH MINISTRY THAT IS ALWAYS
FOCUSED ON FULFILLING THE GREAT
COMMISSION OF JESUS CHRIST.

A THANK YOU TO THESE PEOPLE

We might go faster in life if we go by ourselves; however, we will go so much further when we go with others. Anytime I have sensed God's leadership to do something, I have surrounded myself with a team of highly gifted persons not just to contribute to it, but to help me complete it.

To the following team, I want to say thank you for your individual and collective work on this strategic and needed stewardship project. It is our goal to help individual Christians, churches, associations, networks, and all conventions of churches who are committed to the Holy Scripture, the Bible. Therefore, with overwhelming gratitude to God, I say thank you.

Thank you to **SING OLDHAM** for your commitment to the Scripture and helping me in the initial stages of research and development of this project.

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Thank you to **@STEWARDSHIPMAN**, **MARK BROOKS**. Entering the stewardship field over twenty years ago from the pastorate, you and *Acts17coach.com* assisted us at Cross Church in the area of stewardship for almost a decade. Thank you for working with us on this project.

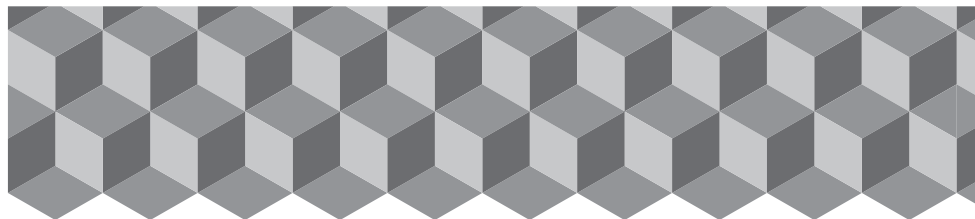
Thank you to **JONATHAN HOWE**, **ANDY BEACHUM**, and **STEPHANIE SALVATORE**, for helping us communicate this project with the needed graphics, layout, and galley.

Thank you to **SHARON ROBINSON** and **MELISSA SWAIN** for editing this project through each stage.

Thank you to my wife, **JEANA**, because when writing occurs on projects like these, my writing only is able to occur during evenings and weekends.

Together, each of these people in their own unique ways, beyond what I said about them, have brought this resource to completion.

What motivates all of us is our commonality and conviction that we must reach every person for Jesus Christ in every town, every city, every state, and every nation. We have Good News for the whole world!



T E N

percent

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**A Call to
Biblical Stewardship**
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INTRODUCTION

We are living in a watershed moment in American history. Not only has one course-changing event occurred, but multiple have occurred simultaneously. When history one day looks back on 2020 in America, it will record this year as a major turning point in trajectory.

Entering into 2020, there was great promise and hope across America. The economy was on fire and appeared to have no end of possibilities. Even while the political divide in the nation was as severe as we have ever seen, the forecast was bright and full of hope.

Then, upon the terrain of this political divide, an invisible enemy invaded America and soon our nation was in the midst of a real and deadly global pandemic due to what became widely known as COVID-19 or Coronavirus. At the time of this writing, over 174,000 American deaths have already been attributed to this deadly virus.

The businesses of this nation experienced shutdowns so severe that the downtowns of major cities looked like ghost towns. Piled upon this, schools and universities, the entertainment industry, and sports enterprises joined this national shutdown. Unemployment escalated quickly, major corporations declared bankruptcy, and Americans were asked to remain in their homes for several weeks to attempt to slow the spread of this virus.

For months, churches did not gather for worship services and as of this writing, some are still not meeting. This has resulted in many experiencing challenging financial problems.

Toward the end of these massive shutdowns and just as the economy was beginning to open again slowly, racial unrest exploded due to the horrific death of a black man in police custody. Hundreds of thousands of Americans rose up in peaceful protests and thousands of others began to riot in the streets, some destroying buildings and businesses.

The trajectory of life in America as we knew it entering into 2020 has now changed forever. Not one segment of our nation will ever be the same, including the church.

Now is the time when the church must answer this moment. We have the hope for America and for the world. It is incumbent upon each of us as followers of Jesus Christ to do all we can with all we are to share Good News with the whole world.

TWO SIDES OF THE COIN

John and Sylvia Ronsvalle, the authors of *The State of Church Giving through 2017*, track Americans' giving trends to the church. They start in the year 1968, when Americans gave 3.02 percent of their income to the church. By 2017, the long, slow decline has that percentage at 2.13 percent.¹ What is often confusing is that during the same period, the amount given to the church has increased.

You must think about giving from two perspectives, like two sides of a coin. One side reveals the percentage of the donor's income given. The other side reveals the amount in terms of actual dollar amounts given. So, while giving in terms of amounts has increased, giving as a percentage of income is declining.

If you only look at one side of the coin, it has the potential to create a false sense of security about the financial health of the church. For many, this is what has happened. The decline is so slow that we can't recognize what is right in front of us.

The big question is how many people in your church are actually giving according to the teachings of the Holy Scripture? How many people in your church are honoring God by giving at least the first ten percent of their income through their local church where they worship the Lord?

The money does not belong to people to keep in their pockets, because all money belongs to God. We are called to honor Him regularly through an ongoing practice of generosity.

The greatest financial security for all Christ-followers is to practice God's financial plan by following a biblical pattern to carry out personal stewardship.

Since 1968, the church has seen a steady and slow decline in giving. Here is a sobering quote from *The State of Church Giving through 2017*, "If the same portion of income had been donated in 2017, as was donated in 1968, aggregate Total Contributions would have been \$27.5 billion for denominations, rather than the actual amount given of \$19.7 billion, a difference of \$7.8 billion, or an increase of 40%." ²

THE FUTURE OF GIVING TO THE CHURCH

By the year 2050, at the present rate of decline in giving to the church, Americans will only give 1.66% of their disposable incomes to the church.³ This means that in less than thirty years, your church could see almost a fifty percent decline in giving. Every church will be impacted by this, with thousands closing their doors for good. I want to help you avoid that!

As church leaders, this must not be placed at the bottom of our agendas and treated as meaningless. The church must develop stewards, financial stewards, which cannot and will not be done without pastors teaching their people firmly and boldly the principles of biblical stewardship.

Laypersons and church leaders must echo these Scriptural teachings and loudly proclaim a hearty "Amen!" with the way they give of the resources entrusted to them.

Now is the time for this to become important for your church each year. If your people do not handle their personal financial stewardship God's way, they will live outside of God's will and it will lead to disorder due to disobedience.

Soon after I was elected President and CEO of the Southern Baptist Convention Executive Committee, I began praying about how we could help our 47,500 plus churches build biblical stewards, avoiding

this coming financial decline. Therefore, in the late fall of 2019, we started working on this strategic book.

On March 17, 2020, I released a statement through Baptist Press entitled, *9 Practical Suggestions That May Help You Finance Your Church's Budget in These Uncertain Times*.⁴ My opening comment was, "The future before us is highly uncertain. What appeared just days ago to be a possible banner year for your church financially, may now be seen through your eyes as the pastor, as being threatened in every way."

I then listed nine practical steps churches could take. My third suggestion was, "Teach, preach, and call your people to follow principles of biblical stewardship." Economic uncertainty does not lessen the need for them to honor God with at least the first ten percent of all He has entrusted to them, but it calls them clearly to follow God's plan.

The most secure practice any of us can take for our future financially is to honor God in this way. Conversely, ignoring and disobeying what God says in His Word about biblical stewardship will jeopardize our future. Going forward with God and His ways is always better and more secure.

The path forward to security lies in not abandoning the biblical principle of giving the first ten percent of all God has given to us in our life. I have been amazed and troubled by the lack of calling people to practice this principle, which is the door to generosity. By failing to preach this crucial doctrine, we are not only harming our people, but also endangering the future existence of the church.

What is disturbing to me is that too few are writing and talking about this coming demise in giving. If thousands of churches of all denominations are closing already,⁵ how many churches can withstand a near fifty percent decline in giving? When any church closes its doors, we all suffer and feel the impact. For Southern Baptists, it is impossible to fathom the repercussions when it comes to our missionaries on the mission fields across the globe all the way to the students in our seminaries.

One of the things we are called to do, not only by biblical mandate but by assignment from the convention of churches we serve, is to educate our churches about stewardship. My team and I are committed to taking this assignment seriously. We are working to build a platform to help all our churches develop biblical stewards, which will result in greater financial income to our churches, resulting in a greater expansion of the gospel globally.

HOW TO USE THIS BOOK

Ten Percent: A Call to Biblical Stewardship will provide you a simple but serious strategy. This is a key step for you to deal with this issue biblically, strategically, and practically.

The six principles I am encouraging you to teach your people are proven. They are biblical, strategic, and practical. Review these principles we believe each church needs to be taught continually.

1. God is the Owner of Everything
2. We Own Absolutely Nothing
3. Honor God with at Least the First Ten Percent
4. Bring the Full Ten Percent to the Church
5. Practice Over and Above Giving
6. Focus on the Great Commission Always

These six principles are six steps to giving your church members a biblical way to look at their entire lives, including the finances that God alone has entrusted to them.

This Bible-based, theologically sound stewardship emphasis includes a six-week sermon series and curriculum for Sunday School or small groups. In other words, while the pastor preaches in the worship services that God is the Owner of Everything, each of your small groups, Bible Study classes, and Sunday School classes do the same.

Someone on your team of laypersons or staff could easily transfer these principles beyond the adults so they can be simultaneously

taught to all of your students, children, and preschoolers. If you do not teach them, no one will. Everyone at all stages of life needs to be called to biblical stewardship.

WHY SIX WEEKS?

You may question why you would focus six weeks in a series like this. I believe we need to stop making excuses for not teaching about stewardship due to fear or worry about what someone thinks. Additionally, six weeks is useful due to the infrequency of church attendance today. Your best members may be in church only two or three of these weeks. Just think if you said to your church, “Give me your next six weeks and God will do something in your life and family that He has never done before.”

There is no cost to you or your church for this resource. Everything is downloadable for free at: <http://sbc.net/stewardship>.

Prioritizing, elevating, and accelerating generosity in your church is imperative to your entire ministry in your region and in your influence statewide, nationally, and globally.

Pastor and church leader, now is the time to return to the biblical principles of stewardship, standing upon the Bible’s authority in the name of Jesus, teaching them to your church in the power of the Holy Spirit.

Blessing upon blessing awaits you and your people.

¹ John Ronsvale and Sylvia Ronsvale, *The State of Church Giving through 2017* (Champaign, IL: empty tomb, inc., October 2019) page 12

² *Ibid*, page 17

³ From an email exchange with John and Sylvia Ronsvale.

⁴ <http://www.bpnews.net/54477/firstperson-9-practical-suggestions-that-may-help-you-finance-your-churchs-budget-in-these-uncertain-times>

⁵ <https://lifewayresearch.com/2015/12/08/new-churches-draw-those-who-previously-didnt-attend/>



1

GOD
IS THE
OWNER OF
EVERYTHING

1 Chronicles 29

Week 1
S E R M O N
~~~~~  
1 Chronicles 29

**INTRODUCTION:** How, then, should we live in these uncertain times? One reason for our society's unease and uncertainty is the fast pace of change we are experiencing. In the recently released book *The Future Is Faster Than You Think*, authors Peter Diamandis and Steven Kotler say this about the future:

“There is little doubt that the decade to come will be filled with radical breakthroughs and world-changing surprises. It will be both a future that's faster than you think and arguably the greatest display of imagination rendered visible the world has yet seen.”<sup>1</sup>

Everything that is shakable is now being shaken. Change is inescapable and is occurring all around us. Consider these realities:

1. **Secularization** – When Americans are asked about their religious affiliation, nearly twenty-five percent answer with one word, none.
2. **The Demographic Remapping of America** – We are more ethnically diverse than ever before, and we are aging as a population.
3. **Family Life** – In 1960, 73% of families were regarded as “traditional”, as a married man and woman led these families. Today only 46% of families are considered traditional.
4. **Technological Revolution** – You hold in the palm of your hand the technology that used to occupy several floors in a building. Technology has and is changing how we do everything.
5. **Economic Uncertainty** – How many of us have recently seen our financial security changed or threatened? We have been reminded of how fragile man's economy is.



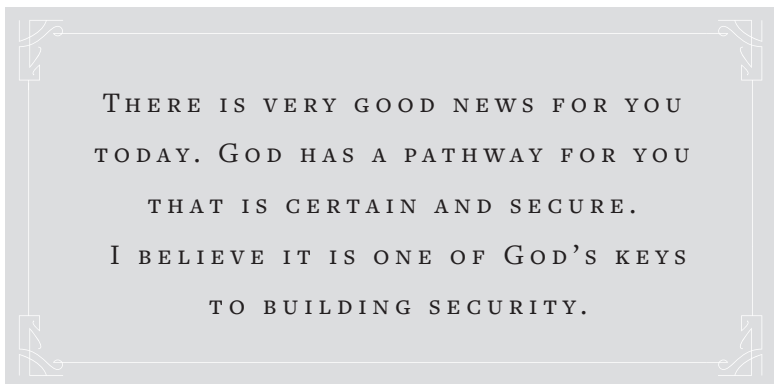
Change, transition, and uncertainty abound. This results in an unsettledness like nothing we have ever experienced before. That is why people are desperately looking for something they can lean on and count on continually. They want to find stability in an unstable world. Certainty in this uncertain world. In these dark and fearful days, people are looking for direction and security.

There is very good news for you today. God has a pathway for you that is certain and secure. I believe it is one of God's keys to building security.

Listen to what God says: *"Bring the full tenth into the storehouse so that there may be food in my house. Test me in this way," says the Lord of Armies. "See if I will not open the floodgates of heaven and pour out a blessing for you without measure... says the Lord of Armies."* Malachi 3:10,11 (CSB)

Over the next six weeks, we will study and review principles I believe will lead you to live a life that is bigger than you and a life that is not about you. Please go with us on this journey for the next six weeks. When you do, you will never be the same again.

When you hear this, you may be doubtful, but if you will live it, you will never doubt it another day in your life. So let's zoom in right now on this strong and clear word for our lives.



THERE IS VERY GOOD NEWS FOR YOU  
TODAY. GOD HAS A PATHWAY FOR YOU  
THAT IS CERTAIN AND SECURE.  
I BELIEVE IT IS ONE OF GOD'S KEYS  
TO BUILDING SECURITY.

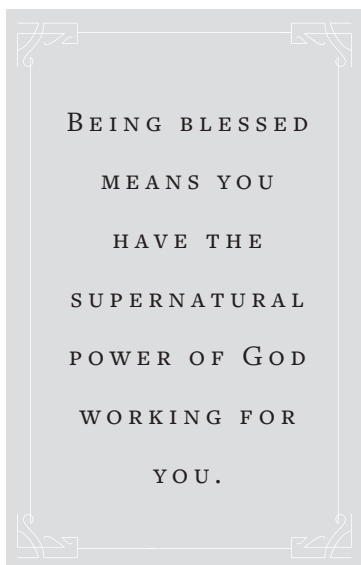


For the next six weeks, we will be talking about the subject of: *TEN PERCENT: A Call to Biblical Stewardship*.

We believe that God wants each of us, as His followers, to honor Him each week with at least one tenth of everything He has entrusted to us. This is not just a command, but also a promise given to us by the Lord. With this strong conviction, we are going to lift up biblical principles that guide and bring blessing upon our lives. Give God your next six weeks—do not miss one week with us, and I am confident God will change you from the inside out. You will never see these things in the same way again.

I did not say you would get rich. I did not say you would be healthy for the rest of your life. By no means do we believe or preach a health and wealth philosophy...what some call a prosperity gospel.

What I did say is that these biblical principles will change your life. You will enter into an attitude of peace, contentment, and blessing. You will be a blessing to other people. You will live a life of certainty over a life of uncertainty.



Being blessed means you have the supernatural power of God working for you. Yes, God is intervening in your life. How many of you want the supernatural and intervening power of God in your life? Come with us on this journey for the next six weeks!

Today, we begin with the basic of all basics. We begin where each of us need to return to daily. This first principle is the foundation and imperative to understanding life. I declare it unashamedly and boldly: **GOD IS THE OWNER OF EVERYTHING!**




Built upon the doctrine of God, we believe God is the Owner of everything.

If a house is not built upon the right foundation, we are on sinking sand. Our entire lives and all we are needs to be built upon God alone. I say it again: GOD IS THE OWNER OF EVERYTHING.

The biblical text that reminds us that GOD IS THE OWNER OF EVERYTHING is found in 1 Chronicles 29:10-20. Let's read this text right now...

Change is always occurring in each of our lives. It always has and it always will.

 **BIBLICAL CONTEXT:** In 1 Chronicles 29, change is happening in the life of the nation of Israel. Let's evaluate the situation quickly. David is in the advanced stage of his life. Solomon has been chosen to be the king to succeed him. This did not occur without difficulty. In 1 Chronicles 29, David brings all of Israel together. He talks about his desire to build the temple. God would not allow David to build the temple because He wanted Solomon to build it. King David's role would be to rally Israel to support this work financially.

David was not merely interested in a transition of power; he was also interested in a transference of faith!

There was one major understanding that God wanted David to know and teach His people because this understanding brings stability in the midst of instability and certainty in times of uncertainty: GOD IS THE OWNER OF EVERYTHING!

As we stand on this conviction and biblical reality, there are two ways we need to navigate through times of transition and change. We learn these things from David's life and through his leadership.

This is how we need to live in these times of transition and change as we stand upon this principle, GOD IS THE OWNER OF EVERYTHING! We need first to understand:



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# 1

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## **GIVE HONOR AND PRAISE TO GOD ALONE FOR EVERYTHING BECAUSE GOD IS THE OWNER OF EVERYTHING**

*(1 Chronicles 29:10-20)*

These verses are foundational to the whole concept that God is the owner of everything. That is why it should not surprise us that the writer of most of the Psalms breaks out in praise. It is a timeless and eternal reality that God is the Owner of everything. 1 Chronicles 29:10-20 reads like a song, a hymn of praise to God alone. This song of praise, this doxology, gives us a theological background. Look at it with me here and notice:


- a. **God's Greatness Is Exalted (v. 11)** Why is this so important to understand? Above all, God is great—so great that He alone created both heaven and earth. Therefore, as the Owner of everything, He is big enough and powerful enough to provide us anything we need!
- b. **God's Ownership Is Proclaimed (vs. 12-13)** God owns even the things we think we own. As we will discover in this series, we are simply managers or stewards of what He has given us. Let's pull aside today and never forget these words: God is the Owner of everything, and we own absolutely nothing.
- c. **Human Weakness is Acknowledged (v. 14-15)** David acknowledges that without God's help, none of us could give Him anything. The number one reason most people believe they cannot honor God with at least the first tenth of everything that has been entrusted to them by God is because they do not believe they can afford it. We have nothing to give except what God gives us, and He gives everything to us.
- d. **Everything Belongs to God Alone is Declared (vs. 14b, 16)** David and the people of God could only give because God first gave them everything they had. Throughout this series, you will discover that God calls us to a life of obedience to His Word and





He does not call us to do something that He first does not equip us to do and to practice. This includes honoring Him with at least the first tenth of all He has provided for us.

- e. **Worship Occurs When We Give to God (vs. 17-19)** A time of giving resources to God, which we call receiving the offering, is not a transition in the order of service nor is it an interruption in a worship flow—it IS worship!

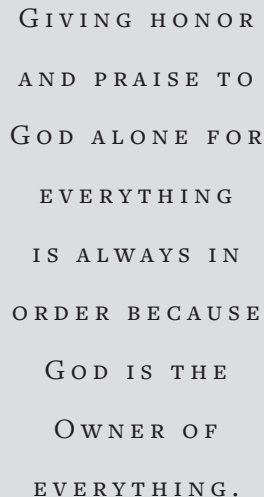
Giving honor and praise to God alone for everything is always in order because God is the Owner of everything. This is a foundational reality in the Christian life. This shapes our lives.

 **ILLUSTRATION:** If you have ever built a house, or if your church has ever constructed a building, you know how important the foundation is.

 **APPLICATION:** It is the same way for your life and family. Build your life on this foundational reality that is undeniable: God is the Owner of everything.

 **TRANSITIONAL SENTENCE:** Understanding the context is so important when we interpret the Scripture. Let's return to the first few verses of this chapter to see what occurred. David led the people of God to live out what he himself was already practicing in his life. THEN, let's look at the final few verses of this chapter to wrap it all within the context.

Let me highlight a second way we navigate through these days of transition as we look at what “won” David the right to lead Israel in this great task.



GIVING HONOR  
AND PRAISE TO  
GOD ALONE FOR  
EVERYTHING  
IS ALWAYS IN  
ORDER BECAUSE  
GOD IS THE  
OWNER OF  
EVERYTHING.



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## 2

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### **LEAD OTHERS TO HONOR GOD IN THE SAME WAY YOU ARE HONORING GOD**

(vs. 1-9)


Each of you influences someone else. Parents influence children. Friends influence friends. Pastors influence churches. Church leaders influence churches.


David understood a powerful principle in leadership: You cannot lead people to do what you are not practicing before them.

Notice how he did this and how we should do this before others:

- Give generously. vs. 1-5
- Challenge and inspire others. v. 5
- Generosity inspires generosity. vs. 6-9; vs. 20-25

When you recognize that God owns everything, you will influence others to be as generous as you are. In fact, as David did, you will even leave a legacy of trusting and honoring God with everything in your life.

 **ILLUSTRATION:** (Pastor, share your own testimony about first tenth giving. The following is provided as an example.) I will never forget right after Jeana and I were married, we discussed our finances. A non-negotiable for us was writing the first check, 10% of our gross income, to our local church. While there were a few moments this was not easy in our early days, it was never compromised nor debated. We struggled like some of you may be struggling today. We already had bills and then came two boys. Yet, I can testify today that I never missed a meal, and we never had a real need that God did not supply. God is always faithful!


 **APPLICATION:** Whoever you are influencing as a Christian, you need to influence them by teaching them that God is the Owner of everything. How will your children ever know this if you do not teach




them this reality? You never go wrong living life the way God says to live it.

Each Christian is in the process of living and leaving a legacy. You want to ensure that all who know you will know you live your life by honoring God in the highest manner by always honoring God with at least the first tenth of all He has entrusted to you. This alone demonstrates that you really do believe God is the Owner of everything.

Trusting God through your life is the key to honoring Him. This will bring you joy and will also lead others to join you in unity.

 **ILLUSTRATION:** Have you ever tried to get your children to take that first leap into the water or even the first leap into your arms? They want to so badly, but they are afraid. What helps them overcome that fear? Learning to trust you. You are always there to catch them and help them.

 **APPLICATION:** God does the same with you in your life. Daily you learn to trust Him when you are completely convinced that God is the Owner of everything! Since He has created everything and owns everything, I can live by faith and trust Him in everything in my life.

**CONCLUSION:** This is standing on the realities and the promises of God that are found in the Scripture.

There is an old hymn some of us grew up singing called *Standing On*

TRUSTING GOD THROUGH YOUR LIFE IS  
THE KEY TO HONORING HIM. THIS WILL  
BRING YOU JOY AND WILL ALSO LEAD  
OTHERS TO JOIN YOU IN UNITY.



*The Promises.* The final verse of that song states:

*Standing on the promises, I cannot fall,  
listening every moment to the Spirit's call,  
resting in my Savior as my all in all,  
standing on the promises of God.<sup>2</sup>*

Friend, today you are standing on something? Are you standing on what God says in His Word? Or are you standing on the flimsy philosophies of this world?

GOD IS THE OWNER OF EVERYTHING. Believe this and stand upon it today. There is such security here that since God owns everything and the car breaks down, you can go to God and say, “God, your car broke down—please give us the resources to fix your car!”

While this may be amusing, it is still true. He really does own everything. This should give you rest and completely relieve you of all your worries.

In these uncertain and unprecedented moments: God has this! He has you! He has your family! He has your career! He has your church!

Yes, He really does have the whole world in His Hands. It is His!

Commit 100% of your life to standing upon this promise of God today—You never go wrong when you live life like God says to live it.


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<sup>1</sup> Peter Diamandis and Steven Kotler, *The Future Is Faster Than You Think* (New York, NY: Simon & Schuster, 2020)

<sup>2</sup> Russell Kelso Carter, *Standing on the Promises*, 1886



Week 1  
SMALL GROUP LESSON  
~~~~~  
1 Chronicles 29

 **KEY OBJECTIVE:** This is the first of six lessons calling Christians to biblical stewardship. The heart of this call is to honor God with at least the first tenth of all He has entrusted to each of us. This is known as tithing or ten percent giving of one's income to their local church. Believing God is the Owner of everything, the objective is to teach about the doctrine of God. Our goal is to help participants see the greatness of God, leading to a higher level of trust.

The discussion leader will read aloud the questions and items in **bold**. Further instructions or discussion ideas are in *italics*.

Over the last few years, we have been in a tremendous time of transition. With things like the opioid crisis and drug addiction, gay marriage, the push to legalize marijuana, the pandemic, and riots, many things have been changing.

What are some of the feelings we have in times of transition?
Doubt, fear, uncertainty, stress.

In times of transition, we often look for answers. We are looking for hope. While today's modernist turns to the latest pop culture psychology, we can turn to the living God. He has given us the Bible, His written Word, to give us direction in times just like these.

Read 1 Chronicles 29

David is nearing the end of his life. In fact, we see his death at the end of our chapter. David desired to build the Temple for the Ark of the Covenant. But God would not allow David to do so because he had blood on his hands. However, God chose David's son, Solomon,

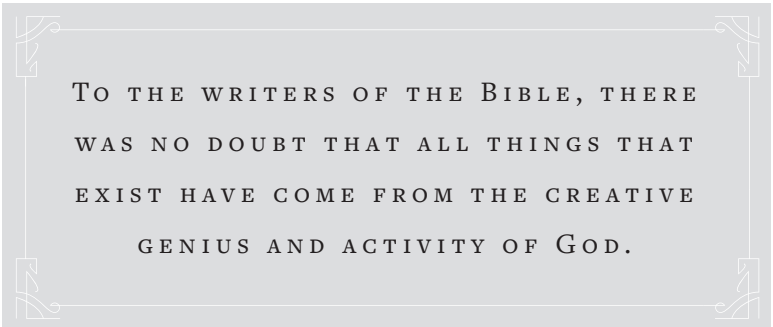
to build the Temple. David's role was rallying the people to support the vision through giving resources.

Imagine this situation. David knows this may well be the last time he addresses the nation. Many listening to him had never known another king. Everyone knew the end was near and transition was coming. Transition always happens. Does God give us counsel to consider for times like this? Yes, he does.

First, it is important that we understand that GOD MADE EVERYTHING.

- *Ask members of the group to read and explain the following verses — 1 Chronicles 29:11, 12, 14, 16.*
- *Ask someone to read Genesis 1:1 aloud.*

God as Creator is an underlying worldview of the biblical writers. To the writers of the Bible, there was no doubt that all things that exist have come from the creative genius and activity of God. The first noun of the Bible is “God” (Elohim); the first verb of the Bible is “[he] created” (Genesis 1:1). What follows in Genesis 1 and 2 expressly affirms the opening declaration. What is stated concretely in Genesis 1 and 2 is repeated scores of times in at least twenty-seven (27) Bible books, namely that God is the Creator of everything (Genesis, Exodus, Deuteronomy, 1 Chronicles, Nehemiah, Job, Psalms, Proverbs, Ecclesiastes, Isaiah, Jeremiah, Amos, Zecha-



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riah, Malachi, Matthew, Mark, John, Acts, Romans, 1 Corinthians, Ephesians, Colossians, 1 Timothy, Hebrews, 1 Peter, 2 Peter, and Revelation).

Ask someone to read Psalm 24:1–2 and note the following phrases:

- **“The earth is the Lord’s”** — He owns all.
- **“The world”** — Repetition of synonyms is a feature of Hebrew poetry designed to give a heightened sense to the point being made. It is His.
- **“All who live in it”** — He owns not only the material world; He owns all who live in the world, including human beings (you and me), the crowning act of His creation.
- **“He founded it”** — He has the full rights of ownership; as owner of everything, He needs nothing.
- **“He established it”** — He solidified it, making everything to be what it is.

Since God made everything and owns everything, what does this mean for the things in our lives He has entrusted to us such as our house, car, washing machine, bank account, retirement portfolio, and everything else we call ours?

Not only has God made everything, **GOD OWNS EVERYTHING.**

Read or ask someone to read the following verses:

- **Haggai 2:5–9** — Since the silver and gold belong to Him, the LORD declared that the glory of the post-exilic Temple would be greater than the First Temple. What does His ownership of the silver and gold tell us about our possessions?
- **Psalm 50:7–23** — The LORD that owns all livestock, “every animal in the forest,” and the “cattle on a thousand hills.” The people of Israel lived in an agrarian society; their livestock

was a sign of their wealth. What are some indicators of wealth in today's society?

Since God made and owns everything, what does this say about my personal giftedness, my purpose, my work, my health, and even my background related to family, vocation, and economic capacity?

Not only does God make everything and own everything, but GOD GIVES WHAT IS HIS TO WHOM HE CHOOSES.

Ask group members to read and comment on the following verses:

- **1 Chronicles 29:14 and Ecclesiastes 5:19** are two passages that state explicitly the wealth or riches any of us has comes from God.
- **Jeremiah 27:5** The LORD declared he “made the earth, and the people, and animals on the face of the earth” and gives it to anyone he pleases.
- **James 1:17** states a more general principle that every good gift is from above.

God entrusts to people what He desires. Let's return to the thought about transition that we started with at the beginning.

Remember these two thoughts:

1. This was not only a transition of power from David to Solomon; but it was also a transition of faith.
2. David wanted to secure the present, but he also wanted to assure the future.

David knew the only foundation for assuring the future was a high view of God. A person will never outlive or out give their view of God, meaning your faith will never be bigger than your view of God.

OUR VIEW OF GOD AS CREATOR, OWNER,
AND THE SOVEREIGN ONE OVER ALL
THINGS WILL DETERMINE IF WE ARE
WILLING TO TRUST HIM WITH THE
FINANCES HE HAS ENTRUSTED TO US.

How does having a high view of God help us in times of transition? *It gives us hope because we are not alone.*

If the Creator of the Universe is leading us, what do we have to fear? *Faith builds trust in the living God, so we will persevere through whatever we face when times are difficult.*

Our view of God as Creator, Owner, and the Sovereign One over all things will determine if we are willing to trust Him with the finances He has entrusted to us. Why do you think we started the discussion with God owning everything? One reason is because many people say they cannot honor God with the first tenth or the tithe because they cannot afford to do so. Yet, what if we had a Father who not only owned everything, but made everything? Wouldn't that give you confidence?

Here's a recap of what we learned today:

- God made everything.
- God owns everything.
- God gives what is His to whom He chooses.

Let's close by reading one more passage of Scripture:
Malachi 3:10-11.

Most people, when reading these verses, only see the command part of these verses, “bring the whole tithe.” Can you see this command in another light?

God never asks us to do something He has not already provided the means to accomplish. In the next few weeks, we are going on a journey of faith to discover how obeying this simple command will change our lives. We are going to discover that despite what our natural mind might think, the path of security through any time and anything we are facing in life is by living out this truth from God.

If you feel it would be appropriate, take two to three minutes and share your own personal story of giving the first tenth of all God has given you through your church, emphasizing God’s faithfulness.

Here are a few things for us to reflect on as we leave today.

- **What changes in my lifestyle will acknowledge that God’s ownership of everything impacts what He has given me?**
- **Does it impact my financial decisions?**

2

WE OWN ABSOLUTELY NOTHING

Genesis 1:26-28

1 Corinthians 4:1-2

Matthew 25:14-30

Week 2

SERMON

xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx

Genesis 1:26-28, 1 Corinthians 4:1-2, Matthew 25:14-30

INTRODUCTION: When we walk through a crisis in our lives, it reveals so many things to us. The things we may have held dear suddenly do not mean much at all.

When the Coronavirus (COVID-19) global pandemic began to impact America in the early part of 2020, we were holding on to so many things we regarded as dear. After watching a nation shut down, families lose the ones they loved, and every person's life impacted in some way, we learned together to a greater degree that we need to let go of some of these things.

Last week, we began a six-week series entitled *TEN PERCENT: A Call to Biblical Stewardship*, and revealed the eternal and timeless biblical principle that is absolutely undeniable: GOD IS THE OWNER OF EVERYTHING.

Let's pause and state this principle aloud together. Say it with me now: God is the Owner of everything. Say it again with me: GOD IS THE OWNER OF EVERYTHING.

He not only has the entire world in His hands, He has you in His hands.

This morning, I want to reveal a second principle of biblical stewardship that is also undeniable from God's point of view. Here it is: We Own Absolutely Nothing.

Now I want us to say aloud these two principles together. Say these with me: **God is the Owner of everything. We own absolutely nothing.**

Say it aloud with me again: **God is the Owner of everything. We own absolutely nothing.**

Here is a reality check for all of us today: Since God is the Owner of everything, we cannot, even if we wanted to, own anything. Therefore, we own absolutely nothing.

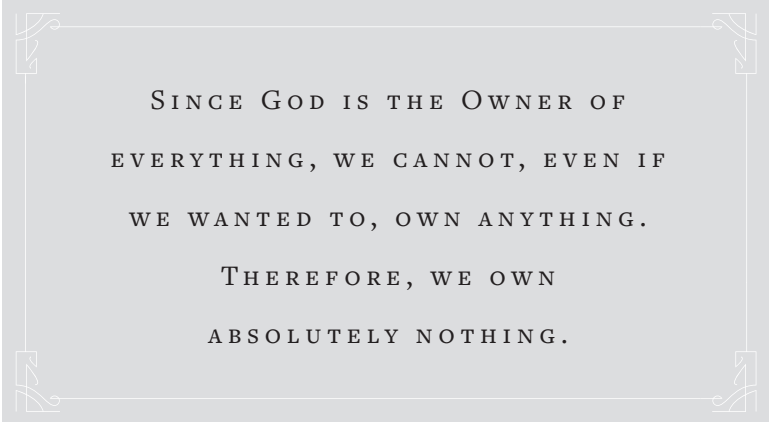
I am convinced people struggle giving away anything they think they possess. You possess nothing that is yours because you are in the same position I am in: We own absolutely nothing.

Why? God is the Owner of everything.

The wisest financial thing you can do for yourself and your family is to operate your life and family according to God's principles of biblical stewardship. God alone has the capacity to bless your life when you do things His way.

Discard what pop culture says and secular advertising promotes. Always ask yourself: ***What does the Bible say?***

Remember, we must look through the lens of the Bible when we look at things in this world.




SINCE GOD IS THE OWNER OF
EVERYTHING, WE CANNOT, EVEN IF
WE WANTED TO, OWN ANYTHING.
THEREFORE, WE OWN
ABSOLUTELY NOTHING.

1

WHAT THE BIBLE SAYS ABOUT STEWARDSHIP


(Genesis 1:26-28; 1 Corinthians 4:1-2)

 **GENESIS 1:26-28 EXPLANATION:** When we begin in the book of Genesis, where God records how everything began, we learn what the Bible says about stewardship. In Genesis 1:26-28 when God declares how He created male and female in His own image, He blessed them and told them to multiply and fill the earth. He also told them something else. He calls all of us created in the image of God to “rule” over all else He has created.

This word for rule is the Hebrew word “*radah*”, which means “*to rule or to have dominion over.*”

This does not mean we do this in a harsh manner, but we do it to the Creator’s glory and for the sake of God’s glory in a way that would truly bring Him honor and praise. The Lord’s assignment to Adam and Eve was to exercise responsibility over the creation God had made. They were not owners of the Garden; they were tenants or managers or stewards who were assigned to tend to the garden and bring every living thing in it under submission to the will of its Creator. We might paraphrase the passage to say, “harness its potential and use its resources for your benefit.”¹


Understand clearly: God is entrusting you with everything you have in your life; not for your personal ownership, but for you to demonstrate your stewardship.

 **1 CORINTHIANS 4:1-2 EXPLANATION:** These verses are packed with meaning. For example, the word translated “*servant*” in 1 Corinthians 4:1 is a word that refers to an underling, most commonly those who carried out the commands of a military officer or a temple official. Etymologically, it is from a compound word: under-rower (hyper-eresso), or “*lower rower*” on a ship. The context would indicate the Apostle Paul selected this word intentionally. The lower rower followed the commands

of a superior and was expected to operate at maximum efficiency despite being situated in the bowels of the ship. We are Christ's under-rowers.

The word “*manager*” is the word for “*steward*” in the New Testament and the word “*stewardship*” is the Greek word “*oikonomos*”, which is mentioned in verses 1-2, translated as “*manager*.” It is translated “*steward*” in most other major translations. *Oikonomos* (steward, manager) and its related noun *oikonomia* (stewardship or administration) appear seventeen times in the New Testament, with a third of the occurrences on the lips of Jesus in one of His parables.

Furthermore, the compound word comes from “*house*” (*oikos*) and “*law*” (*nomos*) and refers to those who are employed to manage the affairs of a household, estate, or small business. Some stewards were also given charge of the welfare of the owner's children. Though a steward managed a household, ownership of everything he or she managed remained entirely under the master's control. Let me illustrate this in a modern way.

 **ILLUSTRATION:** How many of you are Amazon Prime members? Jeff Bezos, the CEO of Amazon, thanks you for your loyalty. In February 2020, he celebrated with a record-setting purchase of a Beverly Hills estate for \$165 million.²

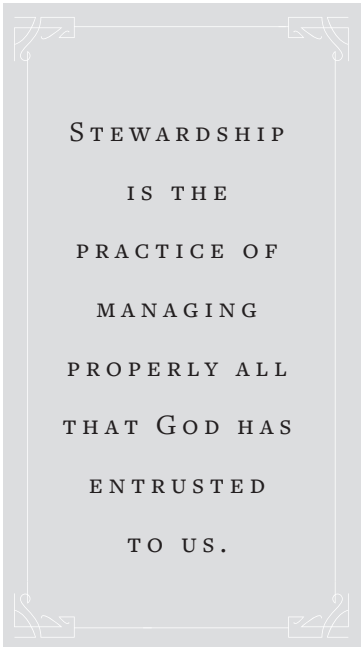
UNDERSTAND CLEARLY: GOD IS
ENTRUSTING YOU WITH EVERYTHING
YOU HAVE IN YOUR LIFE; NOT FOR YOUR
PERSONAL OWNERSHIP, BUT FOR YOU TO
DEMONSTRATE YOUR STEWARDSHIP.

Suppose you and Jeff went to high school together, and he calls you to manage the property for him while he is gone. While he is away, you have full rights to stay in the house and use all of the grounds. There will be plenty to keep you busy with two guesthouses, a tennis court, a swimming pool, and a nine-hole golf course on the nine-acre lot. You get to stay in the house even though you don't own it.

Do you think if you were given that privilege, you would trash the house? No, in fact, I would venture to say you would take better care of that house than you did the last hotel room you stayed in!

🌀 **APPLICATION:** Each of us is entrusted by God to care for His creation. We are blessed with material possessions that are given to us for a season to manage for God's glory. We are not to be like children, grabbing and saying, "Mine!" It is not ours, but God's. Everything.

Stewardship is the practice of managing properly all that God has entrusted to us, whether it be time, talents, money, resources, influence, or our total lives.



STEWARDSHIP
IS THE
PRACTICE OF
MANAGING
PROPERLY ALL
THAT GOD HAS
ENTRUSTED
TO US.

This is biblical stewardship. This is what we are to be as God's stewards, God's managers. Why? God is the Owner of everything, and we own absolutely nothing, including our own lives.

1 Corinthians 6:19-20, "*Don't you know that your body is a temple of the Holy Spirit who is in you, whom you have from God? You are not your own, for you were bought at a price. So glorify God with your body.*" (CSB)

Again, this is biblical stewardship. This is what the Bible says about stewardship.

2

WHAT GOD EXPECTS FROM US


The Bible says in 1 Corinthians 4:1-2 that we are the stewards; the managers. We are the inspectors of the goods that God has given to us. We own absolutely nothing.


Question: What does God expect from us?

Answer: Faithfulness

God requires from us, as v. 2 says, to be found “faithful.” This means we are to be faithful, committed to what God asks us to do. We do not represent ourselves or others, but God. God rules ultimately, not us. We lean on Him for wisdom and trust Him for the power to be faithful stewards to carry out His will and commands.

Faithful means dependable. God can depend on us in the way we handle little things and the way we handle big things. God demands our faithfulness.


 **ILLUSTRATION:** A husband being faithful to his wife means he is dependable; not only to do things, but to her, his wife. Marriage is built on trust; dependability and faithfulness represent trust in every way. God demands our faithfulness.

 **APPLICATION:** As Jesus acknowledged and recognized the importance of faithfulness in the parable of the talents found in Matthew 25:14-30, He is still applauding faithfulness and dependability. This is true about all areas of life, even with the resources God has given to you: *Are you faithful?*

Remember: Stewardship is the practice of managing properly all that God has entrusted to us; whether it be time, talents, money, resources, influence, or our total lives.

Are you being faithful and dependable to honor God with all of the resources He has given to you in your life? Will you honor Him and


give Him at least ten percent of all He has entrusted to you weekly, monthly, and annually? You may say, “I cannot afford it.” I say, “You cannot afford not to!”


 **ILLUSTRATION:** Did you know that as a nation, we are making more money than ever and being worse stewards of that money each year? U.S. per capita disposable (after-tax) personal income (DPI) has increased by 157% since 1968. Yet, our giving to the church has only increased 82%.³ We are making more but giving less of the money God has entrusted to us! If that doesn’t say something to us, consider how the average American “stewards” the money God has entrusted to them:

- **41% of Americans** carry some sort of credit card debt.
- **\$5,700** is the average American credit card debt.⁴
- **More than 1 in 4 workers** do not set aside any savings each month.
- **Nearly 3 in 4 workers** say they are in debt – and more than half think they always will be.
- **78% of workers** live paycheck-to-paycheck.⁵

Remember these two principles we have learned:

- God is the Owner of Everything
- We Own Absolutely Nothing

 **APPLICATION:** God has not called and gifted us to be average. What kind of stewardship is demonstrated by your life? I believe God is calling all of us to renew our faithfulness to our Master. The path to security lies in understanding we own nothing. Yet, always remember, our Master, our Heavenly Father owns it all!

 **ILLUSTRATION:** (Insert your own illustration regarding a time you received good service. An example is provided here for reference.) A few years ago, I was blessed to be taken to an excellent restaurant.

While the food was exceptional, what caught my attention was the serving staff. Every time I took a drink of water, someone was there to fill my glass. The servers met my every need.

I learned something that day. First, the higher up the restaurant chain you go, the better the serving staff. Of course, the more expensive the menu, the larger the bill and the gratuity. I suddenly realized why there was such a vast difference in service from the local burger place to that place of fine dining.

Good servers don't just sit and wait. Good servers realize the best tips come as a result of active, effective service! Their job is serving tables. Their reward is based upon their faithful service.



GOOD SERVERS
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CONCLUSION: (Pastor, insert your own illustration for a time when you or someone you know realized God owns everything. An example is here for reference.) During the beginning weeks of COVID-19, I was invited to be on a Zoom call with around 200 spiritual leaders, pastors of local churches located in the Northeastern United States. I heard that day from pastors who were seeing church members die with coronavirus. Their ministries were being upended, their challenges many. As I listened, I sensed optimism, faith, and joy. Faithful service was their commitment for every person, regardless of the cost. They understood that God was not on vacation or asleep. They understood God is the Owner of everything, and we own absolutely nothing.

Today is your day of decision. I ask you to declare to God with conviction the following things, and let these things resound in your homes and through your lives every day this week.

With your heads bowed, will you state with conviction:

Lord God, You are the Owner of everything.

Lord, we own absolutely nothing.

Lord, empower me by Your Spirit to be faithful and dependable.

Lord, I choose to follow Jesus Christ.

1 NET Bible® copyright ©1996-2017 by Biblical Studies Press, L.L.C. <http://netbible.com> All rights reserved.

2 <https://people.com/home/jeff-bezos-buys-house-david-geffen-los-angeles-beverly-hills-165-million/>

3 John Ronsvalle and Sylvia Ronsvalle, *The State of Church Giving through 2017* (Champaign, IL: empty tomb, inc., October 2019) page 10


4 <https://www.valuepenguin.com/average-credit-card-debt>

5 <https://www.forbes.com/sites/zackfriedman/2019/01/11/live-paycheck-to-paycheck-government-shutdown/#11dd38cf4f10>

Week 2

SMALL GROUP LESSON

Genesis 1:26-28, 1 Corinthians 4:1-2, Matthew 25:14-30

 **KEY OBJECTIVE:** This is the second in our series calling us back to the importance of practicing biblical stewardship by honoring God with the first ten percent of all He has given to us. Our goal is to help understand that stewardship is being entrusted by God to be managers of all He has given us.

The discussion leader will read aloud the questions and items in **bold**. Further instructions or discussion ideas are in *italics*.

Ask the group to begin by thinking through this statement:

Stewardship is the practice of properly managing all God has entrusted to us, whether it be time, talents, money, resources, influence, or our total lives.

- **What does this definition of biblical stewardship mean to you?**
- **Can anyone name the world's largest transportation company?** *The answer is Uber.*

STEWARDSHIP IS THE PRACTICE OF
PROPERLY MANAGING ALL GOD HAS
ENTRUSTED TO US, WHETHER IT BE
TIME, TALENTS, MONEY, RESOURCES,
INFLUENCE, OR OUR TOTAL LIVES.

- **What is the largest “hotel” chain in the world?** *The answer is AirBnB.*
- **Do you know what both companies have in common?** *They don’t own property. They manage property.*

Last week, we learned that God is the Owner of everything. Psalm 24:1 says, “The earth is the Lord’s and everything in it, the world, and all who live in it.” (NIV)

- **If God owns everything, what does this say about our possessions? If God is the Owner of everything, what do we own?** *We do not own anything. We are like AirBnB – we simply manage someone else’s property – God’s.*

The Bible calls this stewardship.

You or someone in your group read aloud Genesis 1:26-27.

- **Focusing on verse 26, what does this mean to you?** *God calls all of us created in His image to “rule” over all else He has created.*
- **This word for rule is the Hebrew word “radah”, which means** *“to rule or to have dominion over.”*

Read aloud 1 Corinthians 4:1-2.

- **What is a steward or manager?** *The word “manager” is the word for “steward” in the New Testament and the word “stewardship” is the Greek word “oikonomos”, mentioned in verses 1-2 here, translated as “manager.” It is translated “steward” in most other major translations. Oikonomos (steward, manager) and its related noun oikonomia (stewardship or administration) appear seventeen times in the New Testament, with a third of the occurrences on the lips of Jesus in one of his parables.*

The compound word comes from “house” (oikos) and “law” (nomos) and refers to those who are employed to manage the affairs

of a household, an estate, or a small business. Some stewards were also given charge of the welfare of the owner's children. Though a steward managed a household, ownership of everything he or she managed remained entirely under the master's control.

- **What is the primary requirement for a steward as we see in this text?** *To be found faithful. The word translated “required” in verse 2 is the same word translated “seek” in Matthew 6:33 (“But seek first the kingdom of God and His righteousness...”) and about 80 other verses in the New Testament. In the passive voice, it is translated “required” here and in Luke 12:48 (“From everyone who has been given much, much will be required; and from the one who has been entrusted with much, even more, will be expected.”)*
- **What insight do you think we can gain from this use of the word “seek” in the two verses where it is translated “required”?** *God seeks to bless the one who seeks to bless God.*

Read Matthew 6:33 aloud.

- **In Matthew 6:33, when Jesus told the people gathered for the Sermon on the Mount to “seek first the Kingdom of God,” what does the phrase “all these things shall be added to you” refer to in the context of what He had just taught?**
- **Stewards and their stewardship is one of the most frequent subjects in Jesus’ parables.**

Read Matthew 25:14-30, the Parable of the Talents. Point out verses 21 and 23. In both, the Master praises the servants for being faithful to what he had entrusted to them.

- **Are we faithful stewards of what God has entrusted to us? What are some ways we show good stewardship of what God has entrusted to us?**

- It's like renting an AirBnB at the beach. The owner gives you access to everything except one closet. What if, one day, you just thought that wasn't fair. Surely the owners wouldn't mind if you took a peek, right? What would happen if you broke down the door? Fines and penalties, at least. You violated the rental agreement to be a good steward of the property owned by another.
- Unfortunately, Adam and Eve decided they wanted to go into the one closet that was locked. They ate of the tree of knowledge of good and evil. They acted like OWNERS instead of STEWARDS. Being a faithful steward meant life. Assuming ownership meant death.

At the beginning of our discussion, we looked at a definition of stewardship. It was: Stewardship is the practice of properly managing all God has entrusted to us, whether it be time, talents, money, resources, influence, or our total lives.

- How will you live out this definition this week?
- Reflect on this as we leave today: Am I a good steward of what God has entrusted to me?

3

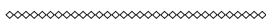
HONOR GOD WITH AT LEAST THE FIRST TEN PERCENT

Genesis 14:17-24

Hebrews 7:1-10

Week 3

SERMON



Genesis 14:17-24, Hebrews 7:1-10

INTRODUCTION: (Pastor, include a personal example of when you experienced a “Hall of Fame” moment. An example is included here for reference.) I am a football fan. When I went through the College Football Hall of Fame in downtown Atlanta, Georgia, it was a good day in my life. In the future, I would love to go through the Pro Football Hall of Fame in Canton, Ohio.

Here is a list of some quirky Hall of Fames that you might be interested in visiting:

- **Idaho** has the Potato Hall of Fame.
- **Las Vegas** has the Pinball Hall of Fame.
- **Pennsylvania** is home to the Robot Hall of Fame.
- **Wisconsin** has the Science Fiction and Fantasy Hall of Fame.¹
- **Rochester, New York**, hosts the National Toy Hall of Fame.
- **Long Beach, Washington**, hosts the World Kite Museum and Hall of Fame.
- **Chattanooga, Tennessee**, has the International Towing & Recovery Hall of Fame.²

Who knew there was a hall of fame for tow trucks?

To be in any hall of fame, you must be the best of the best in the sport or the discipline recognized. To be the best, we look at the best.

While basketball superstar Michael Jordan may be able to help a horrendous jump shot, that is certainly not our biggest problem! We all have bigger needs—I need someone to help me navigate through

life each day and help me know how I can live in such a way that honors God, and helps me be a better person, (*husband, father, and grandfather*). If there was a hall of fame for spiritual living, I believe we could look to someone for help who would most certainly be there.

The eleventh chapter of the book of Hebrews shares a few names that would be considered worthy examples. Let's consider one today: Abraham. We read this from God's Word in Hebrews 11:8, "*By faith Abraham, when he was called, obeyed and set out for a place that he was going to receive as an inheritance. He went out, even though he did not know where he was going.*" (CSB)

Faith in God and obedience to God are imperative in any of our lives. Abraham lived this out! He is regarded as the father of the nation of Israel and is the prime example of one who lived by faith. Did you know Abraham and his wife Sarah are the subject of more verses in the "Hall of Faith" recorded in Hebrews 11 than any other? There are eight verses for them, compared to six for Moses, and no more than two for any other exemplars of faith. Even in Romans, Paul lifts up Abraham as the spiritual father of all who are justified by faith.

So how important is faith? Hebrews 11:6 says, "*Now without faith it is impossible to please God, since the one who draws near to Him must believe that He exists and that He rewards those who seek Him.*" (CSB)

Could it be that a lack of faith is one of the main reasons people struggle to honor God with at least ten percent of all He has entrusted to them? Yes, it is. Christ-followers struggle with trusting God and His Word in the way we are to live financially far more than they struggle with believing this same God saved them eternally.

We are in a series of biblical messages that calls us to be a people of faith. Because the Bible has so much to say about the subject of finances, and the subject of economics is always on the minds of working America, we believe this series is not just biblical, but relevant to life today.

BY FAITH IN
GOD ALONE,
WE STAND ON
THE WORD OF
GOD AS WE
HONOR GOD
WITH AT LEAST
THE FIRST TEN
PERCENT.

The series is called: *TEN PERCENT: A Call to Biblical Stewardship*.


- **WEEK #1 PRINCIPLE:** God is the Owner of Everything
- **WEEK #2 PRINCIPLE:** We Own Absolutely Nothing
- **WEEK #3 PRINCIPLE:** Honor God with at Least the First Ten Percent

By faith in God alone, we stand on the Word of God as we **Honor God with at Least the First Ten Percent**. Ten percent of what?

Ten percent of all the resources God has given you, is giving you, and will give you in the future. Whether times are good, times are bad, or times are uncertain, always honor God with at least the first ten percent He gives you. There are two reasons this is very important:

1

FAITH PLEASURES GOD

 **EXPLANATION:** We read Hebrews 11:6 a few moments ago. Earlier, we pointed out the faithful man of God named Abraham. He was known by his faith.

Abraham placed his faith in God. He did it when God told him to leave where he was, even when he did not know where he was going. He did it when God told him he was going to have a child at 100 years of age. He did it when God told him to sacrifice Isaac on Mount Moriah.

*Your faith is not in money, but in the Master, Jesus Christ.
Your faith is not in yourself, but in God alone.*

Abraham was a friend of God. Can you believe Abraham was regarded as a friend of God? James 2:23, "...he was called God's friend." When we become a people of faith, we are friends with God.

Your friendship with God should make you have greater faith, even enough faith to give to God at least the first ten percent.

The kind of faith that pleases God believes:

- God is who He says He is.
- God can do what He says He can do.

🕊️ **APPLICATION:** When you believe God is who He says He is, then you can believe God enough to honor Him with at least the first ten percent of all He gives you.

Furthermore, when you believe God can do what He says He can do, it is impossible for you to not honor God with at least the first ten percent He gives you.

Having faith in God and living by faith in God alone is the key to honoring God with at least the first ten percent of all God gives you in your life, in your past, in your present, and in your future. Undoubtedly, faith pleases God.

2

FAITH GIVES TO GOD AT LEAST THE FIRST TEN PERCENT OF EVERYTHING


In Genesis 14:17-20, Abraham introduces the first ten percent principle; the principle we call the tithe.

It is very important to know first tenth giving, the tithe, predated the Law by hundreds of years. Oftentimes, people say the tithe was part of the Law; therefore, it is no longer relevant because we are under grace.

The tithe predated the Law and was incorporated into the Law. In...

- **GENESIS:** The tithe was initiated before the Law
- **LEVITICUS:** The tithe was codified under the Law
- **MALACHI:** The tithe was restored following the exile
- **MATTHEW AND LUKE:** The tithe was reinforced by Jesus
Matthew 23:23, *“Woe to you, scribes and Pharisees, hypocrites! You pay a tenth of mint, dill, and cumin, and yet you have neglected the more important matters of the law—justice, mercy, and faithfulness. These things should have been done without neglecting the others.”* (CSB)
- **HEBREWS:** The tithe was universalized through Melchizedek.
Going back to Genesis 14, it tells the story of Abraham gathering a force of fighters to bring back Lot. They defeated their foes, taking a large haul of booty. On the way back, Abraham encounters Melchizedek. Hebrews 7:1 says, *“This Melchizedek was king of Salem and priest of God Most High.”* Melchizedek is a “type” of Christ (some think this is a pre-incarnate appearance of Jesus in the Old Testament).


Abraham’s immediate and spontaneous reaction to encountering Melchizedek was to bow and worship. Then notice what Abraham did: He gave a tenth, a tithe, the first tenth, or ten percent of the spoils and determined not to retain any of the other spoils except what his soldiers consumed on the journey and what was due to his fellow military leaders.


 **BIBLICAL INSIGHT:** The root stem of the Hebrew word for “tithe” means “ten” (geh-ser). It is part of a family of words that appears hundreds of times in the Old Testament (by a family of words, think of the English ten, tenth, -teen). There is no place in the Old Testament where geh-ser, or any of its relative terms, refers to anything other than “ten,” a “tenth part,” or “and ten” (for example,

11 is “one and ten,” 12 is “two and ten,” 13 is “three and ten,” etc.). The word “tithe” itself appears thirty times in twenty-seven verses in nine Old Testament books. So, how much is a tithe? Ten percent. It is not whatever you want it to be.

The root meaning of the tithe is ten percent. Period.

Please get this clearly: Abraham worshiped, and part of that worship was giving the tithe to God.

 **ILLUSTRATION:** The tragedy is that in many churches, the offering is an afterthought, a service transition, or seen as an interruption. (Include your own illustration of this or use the one provided here.) I once read of a church staff member who, when asked about their worship service, said, “Just as we get going in worship, we have to stop and take up the offering!” The offering is not an interruption to worship. The offering is worship!

 **APPLICATION:** In our church, how do we see the offering? The way we treat the offering is a sign of worship. Those who walk in faith give a worshipful offering.

The faithful give to God at least the first tenth of everything God gives to them. Why? **To worship the Lord and honor Him as most important in our life.**

Three things happen when you practice tithing, giving the first tenth of all your income to the Lord:

1. You are putting God first in your life.

Deuteronomy 14:23, “*The purpose of tithing is to teach you always to put God first in your lives.*” (NLB)

2. You are setting your heart right before God.

Matthew 6:21, “*For where your treasure is, there your heart will be also.*” (CSB)

3. You are positioning your life to be blessed by the Lord.

Malachi 3:10, “*Bring the full tenth into the storehouse so that there*

may be food in my house. Test me in this way,” says the Lord of Armies. “See if I will not open the floodgates of heaven and pour out a blessing for you without measure.” (CSB)

INSIGHT FOR LIFE: Tithing is a tangible way you express your love for God. *Tithing is a visible expression of our trust in the invisible God.*

CONCLUSION: The greatest decision you can make for your financial blessing and security is to tithe. Giving the first tenth of all God has given you, which is not yours anyway, is to give it to God. It all belongs to God; not ten percent of it, but all of it— one hundred percent of all your resources.

You may argue with God and say, “*I cannot afford to tithe.*”

Friend, listen to me carefully and never forget it: *You can’t afford not to tithe.*

God will take care of you in a greater way than Wall Street, the Dow Jones, your parents, your children, your employer, or the United States government.

Everyone and everything will fail you; but Jesus will never fail you.

He gave His all, 100% of Himself, for you on the cross to die for your sins. He died in your place.

How can you try to debate your way out of tithing when you are talking to the One who paid for all of your sins? If you can trust Him with your soul to take you to heaven when you die, then you can trust him for your daily needs as you practice giving at least the first ten percent of all God has given to you.


1 <https://www.yahoo.com/lifestyle/the-coolest-hall-of-fame-1362378919338038.html>

2 <https://boyslife.org/features/153601/6-unusual-halls-of-fame-across-america/>

Week 3

SMALL GROUP LESSON

Hebrews 7:1-10, Genesis 14:17-24

 **KEY OBJECTIVE:** This is the third lesson of our series teaching the biblical principle of the tithe, honoring God with the first ten percent of all He has given to us. This practice is an act of worship, putting God first in your life, setting your heart right toward God, and as a result, positioning your life to be blessed by the Lord.

The discussion leader will read aloud the questions and items in **bold**. Further instructions or discussion ideas are in *italics*.

In week one of this series, our focus was on how God is the Owner of everything. This principle is built upon the rock-solid doctrine of God. In week two, our focus was on how we own absolutely nothing. This principle is built upon the doctrine of stewardship. Now in week three, our focus will be on the principle of honoring God with at least the first ten percent of all He gives to us. This principle is built upon the doctrine of the tithe, giving the first ten percent of our entire income to our local fellowship of believers as an act of worship toward God, who is the Giver of everything.

Read aloud Hebrews 7:1-10

- **Why is it so difficult for many people to trust God by giving Him the first ten percent of all their income?** *As people respond, establish as a group four or five reasons people do not see the need to honor God with the tithe.*
- **While some say, “I cannot afford to tithe,” others say, “You can’t afford not to tithe.” How do you respond to the statement, “You can’t afford not to tithe”?** *When we give our financial resources, we are acknowledging that God is the Giver of all*

and He alone will meet our daily needs of food, clothing, shelter, recreation, and protection. We are saying, in effect, “God, I so trust you to be the source of my supply that I willingly give back to you the first ten percent of all You have given me, and I trust you to meet all my needs.”

Remember Jesus’ words: “But seek first the Kingdom of God and His righteousness, and all these things will be provided for you.”

Matthew 6:33

- **If God can take care of me in eternity, can I trust Him to take care of me in the life I now live on earth?**
- **If I cannot trust God to take care of me in this life, can I truly trust Him to take care of me for eternity?**

Why is it so difficult for many people to trust God by giving Him the first ten percent of all their income? *For most people, their response is simply an excuse. Excusing yourself from obeying biblical principles is not a healthy way to live. The real answer is that people do not tithe because of a lack of faith in God and His promises found in God’s Word.*

When you have a biblical view of God, you will have a much greater faith in God. The greater your faith in God, the more giving will be part of your life and lifestyle.

Throughout the New Testament, Abraham is consistently lifted up as our Father in the Faith (see John 8:39, 56–58; Romans 4, especially v. 11; Galatians 3, especially v. 7; Hebrews 7, especially vv. 6 and 9). Further, Hebrews 7:1–10 indicates that Abraham’s encounter with Melchizedek, recorded in Genesis 14:17–24, was an encounter with a “type” of Christ (some think this is a pre-incarnate appearance of Jesus in the Old Testament). This is regarded as a theophany, an appearance of God Himself—Jesus Christ our Lord.

- **What was Abraham’s immediate and spontaneous reaction to encountering Melchizedek? *He bowed and worshiped; he***

gave a tenth, ten percent of the spoils and determined not to retain any of the other spoils except what his soldiers consumed on the journey and what was due to his fellow military leaders.

- If Abraham is our example of saving faith, would we discount him as our example of living faith? (See James 2:14–26.) If not, how would his spontaneous response to the pre-incarnate “type” of Christ inform our response to the resurrected Christ of our salvation? In other words, faith should result in worshiping God with all we have, living out our faith daily through good works.

Abraham’s grandson, Jacob, had his own encounter with a vision of Christ and responded to Him with worship and the giving of the tenth. The language used to describe the angels in his night-time vision (*Genesis 28:11–22*) is the same language Jesus used to describe what Nathanael would see (“*angels ascending and descending*,” *Genesis 28:12* and *John 1:51*). When Jacob experienced this apparent appearance of God, he was moved to reverential fear and awe, worshiped Him, and then committed to give God a tenth of all he would be given in the future. (*Genesis 28:13–22*) Jacob must have learned of his grandfather’s practice of giving at least the first ten percent of all God had entrusted to him.

- If we have had an encounter with Jesus Christ in His glorified state, would we be moved to reverential fear and awe, worship, and a commitment to demonstrate our faith through a tangible means of gratitude and trust by giving at least the first ten percent God gives to us?
- A frequently expressed error is that the tithe is part of the Old Testament Law. While the tithe was incorporated into Law, it predated the Law by hundreds of years. As noted, when both Abraham and Jacob encountered the pre-incarnate Christ, they were moved to worship with, among other things, a tithe, as a tangible demonstration of love, respect, and reverence. In the

book of Hebrews, the writer indicates tithing was established when Levi (the recipient of the tithes under the Mosaic Law) was still “in the loins of Abraham” (Hebrews 7:7–10). So, he who would later receive tithes (plural; see in lesson four) first gave the tithe.

- If you were charged to develop a giving plan that simultaneously showed a tangible expression of trust, an overt act of worship, and a plan in which everyone could equitably participate regardless of their level of income, what would it look like? In other words, how would it be equalized for everyone?
- Do you have another idea initially than giving the first ten percent of all God gives to you? *God’s ideas are God’s truth, all of our thoughts should exemplify His.*

Some teach that giving the tithe is not expected of believers under the New Covenant of Grace. If the Old Covenant expression of the tithe was ten percent, should we who have received the full promises of God’s mercy and grace through Jesus Christ seek to justify offering less in our worship than those who came before us?

The biblical reality is, grace always leads to a greater commitment to God, including resources.

- *The root stem of the Hebrew word for “tithe” means “ten” (geh-ser). It is part of a family of words that appears hundreds of times in the Old Testament (by a family of words, think of the English ten, tenth, -teen). There is no place in the Old Testament where geh-ser, or any of its relative terms, refers to anything other than “ten,” a “tenth part,” or “and ten” (for example, 11 is “one and ten,” 12 is “two and ten,” 13 is “three and ten,” etc.). The word “tithe” itself appears thirty times in twenty-seven verses in nine Old Testament books.*
- *The Greek words for tithe, the noun dekate, and the verb apodekatoō (from deka, ten), carry the same semantical meaning as the Hebrew word. For example, the word for 12 is ten and two (dekaduo).*

- **Are you to tithe on your net income or gross income?** *As you consider whether the tithe should be on your net income or gross income, the way to answer this is: It all depends on whether you want to be netly blessed or grossly blessed!*
- **If the tithe is always a tenth, is it possible to “tithe” three percent, five percent, nine percent, or even eleven percent?**
- **Have we ever said that we have “tithed” some percentage other than ten? If so, is this an accurate use of the biblical words?**
- **Would it be more accurate to say that less than ten percent is an offering less than the tithe, and more than ten percent is offering above the tithe?**

Some argue that Jesus replaced the Mosaic Law in His teachings. Two insights are worthy of discussion. One, Jesus said he did not come to destroy the Law and the prophets but to fulfill them (*Matthew 5:17–20*). Two, when Jesus directly addressed the hypocritical worship of the scribes and Pharisees, He specifically mentioned the exacting standard they held themselves to in their tithing as an illustration of their legalistic worship. He did not rebuke them for their tithing, He rebuked them for omitting the “weightier” matters of the Law, namely “justice and mercy and faith” (*Matthew 23:23; see also Luke 11:42*). Of the tithe, he said, “These things you ought to have done without leaving the others undone.”

- **What “weightier” matters of the Law do we leave undone in our own lives?** *Do we omit generosity, compassion, justice, witnessing to family and friends?*
- **Do we inadvertently omit the call from God to respond to His presence with reverential fear and awe, worship, and giving of the tithe as a tangible expression of our trust in God?**

As noted, the basic tithe (ten percent) predated the Mosaic Law and was reinforced by Jesus, who came to fulfill the Law. During

the Mosaic period, there were three tithes. The second of the tithes was, in effect, a taxation system to sustain the theocratic government of the nation. The third tithe was given every third year and was designed to feed the poor of the land. Though it was a tithe when it was given (ten percent in the third year), its effect was equivalent to one-third of a tithe over a three-year rolling average. Thus, under the Mosaic system, the Jewish people gave more than twenty-three percent to the Temple treasury. Though we are no longer under the Mosaic code for the second and third tithes, there is no place in Scripture where the principle of the tithe exercised by the Father of our Faith (Abraham) and reinforced by the Author of our Faith (Jesus) was removed.

Final things for reflection:

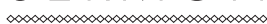
- If you do not currently tithe, does the idea of contributing ten percent of your income to the Lord's work cause you to feel anxious? If so, why? What steps can you take to overcome feelings of anxiety and worry?
- Begin with your view of God – He is who He says He is and He can do what He says He can do.
- If you currently tithe by giving at least the first ten percent, then are you also making sure you are doing what Jesus refers to as the “weightier” matters? Practicing justice, mercy, and faithfulness?
- What attitudes do you need the Holy Spirit to help you overcome as you become more fully conformed to the image of Christ?
- What areas of service is the Lord showing you that you need to step into?
- What new thing did you learn about the tithe from this historical overview of Abraham as our example of the faith and the “full circle” of the tithe in the Old and New Testaments?

4

BRING THE FULL TEN PERCENT TO THE CHURCH

Malachi 3:7-12

Week 4
S E R M O N



Malachi 3:7-12

INTRODUCTION: The number one reason most people say they cannot help others and support the work of God financially is they cannot afford it. When they learn the Lord's Word calls each of us to honor Him with at least the first ten percent of our entire income, they often say, "There is no way I can afford to do that."

Looking through their eyes, there is some level of truth to what they are saying. For example, consider these things for a moment:

- As of this writing, our national debt is **\$26.5 trillion**. While this may appear not to affect our lives, it does. This averages over **\$80,300 per person** in America. Few are worried about this mountain of debt! ¹ Why? One's personal debt overshadows the national debt.
- **\$5,700** is the average credit card debt of Americans. ²
- **\$30,000** is the average amount of student loan debt of Americans after college.³
- **\$7,429** is the average Americans spend over their budget yearly. How can we do this? Plastic! ⁴

When you look at these numbers alone, maybe people have a point about why they cannot practice giving. However, there is more to the story. Consider a recent survey of the way Americans spend money. The average American spends annually:

- **\$3,145** dining out
- **\$2,913** on entertainment
- **\$1,680** on dogs
- **\$1,116** on cats⁵

This same survey also reveals Americans spend about ten percent of their incomes on vacations, with a quarter of Americans reporting spending fifteen percent or more. Apparently, Mickey Mouse or the beach deserves ten percent, but God does not!

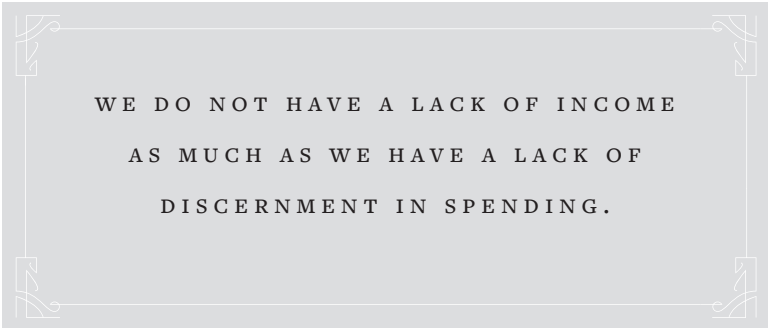
We give time to what we deem as important, and we spend money on what we truly value.

Here is what is lost in reports like these. In order to spend money on non-essentials means you have the money to spend. Consider the average wealth of an American, which ranks at or near the top of all countries in the world. For example, an income of \$32,400 per year would allow someone to be among the top 1% of income earners in the world.⁶ Just look at your income in comparison to this amount, including the income of your entire family.

We are making more but giving less! Consider this:

- From 1968 to 2017, Americans' Disposable Personal Income increased by 157%.
- Giving increased during the same period by only 82%.
- **During the depth of the Great Depression, Americans gave 3.2% of their disposable incomes to the church. Now they give only 2.1%.⁷**

Facts like these reveal we do not have a lack of income as much as we have a lack of discernment in spending. The reason this is happening



WE DO NOT HAVE A LACK OF INCOME
AS MUCH AS WE HAVE A LACK OF
DISCERNMENT IN SPENDING.

is because we have ignored God's counsel on the stewardship of our lives. We have listened to the counterfeit lies of the world that tells us happiness comes because of money. The more money we have, the more happiness we have.

Listen carefully: That is why we are addressing this critical subject in this six-week series. It is past time for us to return to what the Bible says about stewardship and live out these principles. As we continue in this series entitled *TEN PERCENT: A Call to Biblical Stewardship*, we do so with great conviction based upon the Bible, God's Holy Word.

- **WEEK #1 PRINCIPLE:** God is the Owner of Everything
- **WEEK #2 PRINCIPLE:** We Own Absolutely Nothing
- **WEEK #3 PRINCIPLE:** Honor God with at Least the First Ten Percent

Today's message continues in this same biblical stream with the topic, **Bring the Full Ten Percent to the Church.**

Read with me from the Old Testament. **Our text today is Malachi 3:7-12. BEFORE we read this text together, let's review the biblical context from the previous chapter:**

The prophet Malachi paints a dire picture of Israel. The irony is few people of that day saw what the prophet saw. The people had returned from captivity, and the Temple had been rebuilt. Life looked as if it had gone back to normal. Yet, the prophet Malachi points out that the people were merely giving lip service to their faith. In fact, their worship was unacceptable to God because it was counterfeit. How so? God reveals to Malachi that:

- The people of God do not love God like they should—at best, half-hearted
- Spiritual leaders are not honoring and loving God
 - Presenting lame or sick animals as sacrifices and offerings, which God finds unacceptable

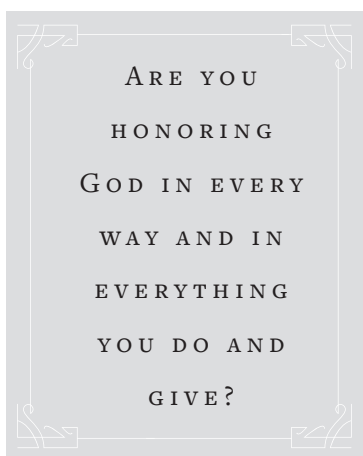
- Profaning the name of God by the condition of their hearts and the offering of their lame sacrifices
- Giving to God what they do not want or need rather than giving their best
- If they do not repent and return to God, loving Him with their whole heart and giving to Him their best, He will:
 - Curse them and their descendants
 - Rub animal waste on their faces
 - Humiliate them
- The people are profaning the Lord's sanctuary
- The people must stop the injustice within their family and among others like widows and the fatherless
- Justice is on the way! The people will not endure the day of His coming
- The Lord will refine and purify with Judgment
- "I have not changed, but you do not fear Me!"

Pay close attention here. Do not miss these realities within the context of the text we are about to read together:

- **God rebukes them because they do not love Him with a pure heart.**
- **God rebukes them because they do not offer to Him their best, but their leftovers.**
- **God rebukes them because they have profaned His name and His house.**
- **God rebukes them because they do not honor Him.**

These are the reasons God was calling them to repent and return to Him. These are the reasons Malachi was called by God to correct their counterfeit worship of God.

NOW WE ARE READY TO READ OUR TEXT FROM MALACHI 3:7-12.



Let me ask today, just by the context given to us in Malachi, is the Holy Spirit convicting you right now?


- Are you loving God with your whole heart and with a pure heart?
- Are you giving your life and offerings to God that are your best, or are you giving your leftovers, things you do not need?
- Are you profaning God's name by the way you live, and God's church by your conduct privately and publicly?
- Are you honoring God in every way and in everything you do and give?

Listen, God does not want half-hearted obedience from you and me any more than we want our children to do something that is not honorable and their best.

What an older or influential person in our life questions, we will most often eventually deny.

Similarly, if you live your life questioning God, His Word, and His principles, including financial principles, your children and grandchildren will one day deny God's principles.

Watering down God's Word will never profit you, your family, the business you work with, or the friends you love.

 **TRANSITIONAL SENTENCE:** There is good news for you today because God is calling us to four actions in this passage of Scripture. The author uses imperative verbs, which denote an order or command. The use of imperative verbs does not leave any room for questions or discussion.

1

ACTION #1: RETURN

In Malachi 3:7, God is calling us to return to Him and He will return to us. There is good news today for your life: God is calling you to return to Him AND He will return to you.

There is a pathway: Here we are, not loving God the way He wants to be loved, not giving our best to Him at all times, resulting in bringing Him dishonor instead of honoring His name.

🕒 **APPLICATION:** Wherever you are in your life, regardless of where you are with God, close or very far away, turn to God, return to God, and He will meet you where you are personally. But it begins with you.

James 4:8 says, *“Draw near to God, and He will draw near to you. (CSB)*

There is not one promise in God’s Word He will not fulfill. Return and He will draw near to you. When you return to God, He gets all of you. One hundred percent of you, excluding nothing and including everything.

The people asked the prophet, “How can we return?”

RETURN AND HE WILL DRAW NEAR
TO YOU. WHEN YOU RETURN TO GOD,
HE GETS ALL OF YOU. ONE HUNDRED
PERCENT OF YOU, EXCLUDING NOTHING
AND INCLUDING EVERYTHING.

2

ACTION #2: BRING

Malachi 3:8-10 emphasizes not only bringing yourself to God, but bringing your everything to Him: Future, family, career, money, body, desires, and everything else. In verse ten, God commands: BRING!

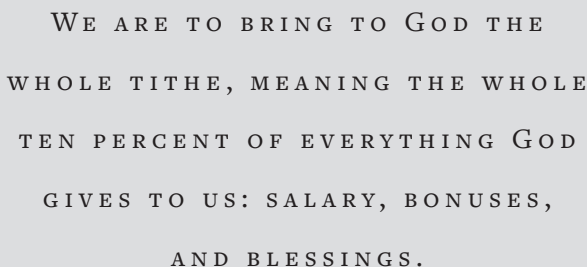
God accuses the people of robbing Him—of their love, their best, their all, and addresses one thing specifically: ***You have robbed Me by not giving to Me the first ten percent of all I have given to you and also have robbed Me of contributions above the first ten percent of everything.***

God tells them they are under the judgment of God personally and as the entire nation.

Question: Could it be that our nation is under the judgment of God because we love money and our financial portfolio more than we love God?

What should we bring to God once we bring ourselves to Him?

- **Bring the whole tithe.**



WE ARE TO BRING TO GOD THE
WHOLE TITHE, MEANING THE WHOLE
TEN PERCENT OF EVERYTHING GOD
GIVES TO US: SALARY, BONUSES,
AND BLESSINGS.

Let's review one thing from last week. The root stem of the Hebrew word for "tithe" means "ten" (geh-ser). There is no place in the Old Testament where geh-ser, or any of its relative terms, refers to anything other than "ten," a "tenth part," or "and ten." Throughout Scripture, believers are commanded to tithe, give ten percent, of all of their entire income. We are directed to give the best, the first tenth, to God, giving him what the Bible calls the first fruits.

We are to bring to God the whole tithe, meaning the whole ten percent of everything God gives to us: salary, bonuses, and blessings. Whatever God entrusts to you, give the whole, the entire first ten percent of ALL He gives to you. This is not negotiable.

- Bring to the storehouse, which we believe is now the local church.

→ **THE OLD TESTAMENT IDENTITY – The Place Where God's People Assembled for Worship.**

Exodus 23:19, *"Bring the best of the firstfruits of your land to the house of the Lord your God."* (CSB)

The storehouse was attached to the Temple, the place where the glory of God dwelt. When the gifts were brought to God, it was to the place where His glory was lifted up regularly by those selected to lead the congregation. In synthesizing the Old and the New Testaments, the church, which is the Bride of Christ [His glory], is the place where His gifts are to be brought by us. The House of God, is where worship occurs and people are offering themselves and their best to God.

During the Mosaic period, the tithes were brought to the Lord in order to honor the Lord of Glory, to underwrite the ministry of the priests and to provide for the widows and others who were impoverished in the land.

→ **THE NEW TESTAMENT ANALOGY – The Place Where God's People Assembled for Worship.**

The church sold their possessions and property, brought it to the Apostles (the leaders of this newly birthed Church), where they distributed to others who had need. Following, the first ten percent and contributions above this amount were brought to the church so gospel ministry would occur and gospel advance would occur to the nations.

It is not up to you where to give the first ten percent of your entire income. It is to be given to your local church, where you worship with God's people. It is not your place to determine where you give it, nor is it your place to deem it worthy of the gift. *You give all gifts to God through your local church without any strings attached... it is NOT yours, it is God's. Not just ten percent of it, but one hundred percent of all you have is God's.* Giving provides not only for the needs of God's people and leaders, but also for those who need to come to God and worship Him.

- **ACTION #1: RETURN**
- **ACTION #2: BRING**
- **ACTION #3: TEST**

IT IS NOT UP TO YOU WHERE TO GIVE
THE FIRST TEN PERCENT OF YOUR
ENTIRE INCOME. IT IS TO BE GIVEN
TO YOUR LOCAL CHURCH, WHERE YOU
WORSHIP WITH GOD'S PEOPLE. IT IS
NOT YOUR PLACE TO DETERMINE WHERE
YOU GIVE IT, NOR IS IT YOUR PLACE TO
DEEM IT WORTHY OF THE GIFT.


3

ACTION #3: TEST

This imperative command in verse 10 literally means test now!

Only here are we told to “test Me,” which means to prove God is who He says He is, as He will be faithful to you and His promises. God will take care of you.

Test Him by bringing the first ten percent of all He has given to you, plus contributions.

 **ILLUSTRATION:** (Include a personal illustration here on giving the first ten percent. The following is included as an example.) My Dad and Mom cashed the checks they received each week from work and, immediately, the first ten percent of that check was tucked away in their billfolds until Sunday, when they brought it to our local church and gave their tithes to the Lord. My Dad and Mom taught me that living on ninety percent or less of our salaries will go further than trying to live on one hundred percent of it when you disobey God.

By the way, there was never a debate or question: They gave the first ten percent to God through our local church—the place we worshiped the Lord weekly.

The first ten percent means the best we have. **Giving the best to God sanctifies the rest! Give to God the best, the first ten percent.**

God will be faithful to fulfill His promises.

- **ACTION #1: RETURN**
- **ACTION #2: BRING**
- **ACTION #3: TEST**

4

ACTION #4: SEE

In verse 10, God says, “*see if I will not open the floodgates of Heaven and pour out a blessing for you without measure.*” **I will open the floodgates or windows of Heaven.**

The phrase “windows of heaven” used in Malachi 3:10 is used two times each in two other passages of Scripture. In Genesis 7:1 and 8:2, the Great Flood is bookended by the windows of heaven being opened and being shut. In the passage, the opening of the windows of heaven described the continual fall of rain that pounded on the earth in the days of Noah.

God promises to open the windows, the floodgates of Heaven, and pour out upon you the blessings of God until there is no need. It is like God opens His heavenly ocean upon our lives... blessings and blessings!

This is undeniable! It is what God’s Word says!

Listen carefully: You cannot out give God!

Whatever I shovel out to God, He gives back to me, and His shovel is always bigger than mine!

Every time you give God the first ten percent of all He gives to you, God sanctifies, sets apart, and blesses the ninety percent.


Verse 11 says also that God will “rebuke the Devourer” on this earth.


Since the fall of man in Genesis 3, humans have sinned and struggled. As Christians, we know we have an enemy that is continually after us. Yet God’s promise is that he will rebuke this enemy, this devourer who tries to ruin our lives, families, and future.

1 Peter 5:8, “*Be sober-minded, be alert. Your adversary the devil is prowling around like a roaring lion, looking for anyone he can devour.*” (CSB)

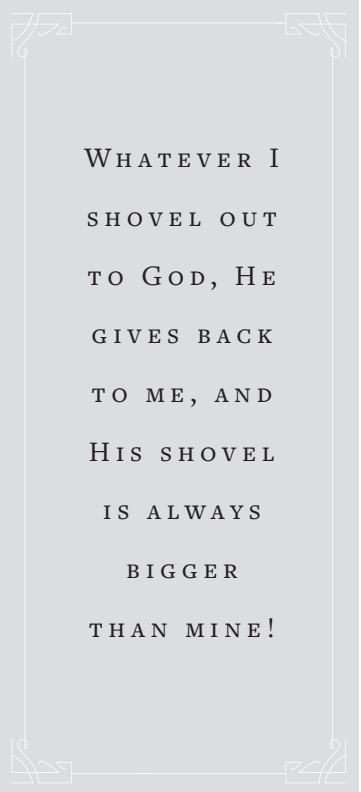
When you are faithful to fulfill God's Word in Malachi 3:10, your faithfulness is blessed and the enemy of your life is rebuked by God Himself.

Malachi 3:12 also promises an obedient life resulting in experiencing God's delight—His radiant joy.

 **ILLUSTRATION:** How many of you have ever been to or seen a hospital named Atheist Memorial? None of us have. That is because they don't exist. Yet think about how many Baptist, Methodist, Presbyterian, or Catholic hospitals you have seen. Down through the ages, it has been the generosity of the Church that has served as a blessing to others.

 **APPLICATION:** The path to true peace, happiness, and security lies in being obedient to the tithe. Are you bringing the first ten percent to His church where you worship the Lord? Don't miss out on the promises He gives to open up the window of heaven for you and your family. Don't miss out on His protection to rebuke the devourer in your life. Don't miss out on the joy of seeing your gift impact others for Christ!

CONCLUSION: Oxymorons are fun, aren't they? Frankly, it's just fun to say the word. Do you know what an oxymoron is? The dictionary defines the word as "a figure of speech that compares elements side by side that appear to be contradictory."⁸ It might appear



WHATEVER I
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TO GOD, HE
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to be an oxymoron, that in a time of economic uncertainty we would have a series titled *Ten Percent: A Call To Biblical Stewardship*.

The pathway to securing your future financially is to follow all of God's principles that He gives to us in the Bible. I realize giving away what you do not feel you have enough of seems like a contradiction, but it is not a contradiction to God.

Others may think living by faith in the promises of God, including giving the first ten percent of everything to your local church is crazy, but God does not. If you have not done it, giving will change your life, your heart, and your future. God's blessings are as great as God is! Being a blessing to God is the path to blessing others.

God is faithful to His Word and to you. Now is the time to ***return, bring, test, and see... You will discover the Lord our God is good!***

1 <https://www.pgpf.org/national-debt-clock>

2 <https://www.valuepenguin.com/average-credit-card-debt>

3 <https://studentloanhero.com/student-loan-debt-statistics/>

4 <https://www.reviewed.com/home-outdoors/features/survey-the-top-10-things-americans-spend-too-much-money-on>

5 <https://www.fool.com/slideshow/heres-what-average-american-spends-these-25-essentials/?slide=12>

6 <https://www.investopedia.com/articles/personal-finance/050615/are-you-top-one-percent-world.asp>


7 John Ronsvalle and Sylvia Ronsvalle, *The State of Church Giving through 2017* (Champaign, IL: empty tomb, inc., October 2019) page 10

8 <https://en.wikipedia.org/wiki/Oxymoron>

Week 4

SMALL GROUP LESSON

Malachi 3:7-12

 **KEY OBJECTIVE:** This is the fourth lesson of our series, teaching the biblical principle of giving the first ten percent of your entire income to God through His local church.

The discussion leader will read aloud the questions and items in **bold**. Further instructions or discussion ideas are in *italics*.

Our series has covered:

- **WEEK 1:** God is the Owner of Everything
- **WEEK 2:** We own Absolutely Nothing
- **WEEK 3:** Honor God with at Least the First Ten Percent
- **TODAY, WEEK 4:** Bring the Full Ten Percent to the Church

We have learned more about God and who He is. We have learned more about ourselves and how we own absolutely nothing. We have learned God wants our best, the first ten percent of everything He gives to us. Today we will learn about the importance of worship and the Church.

Read Malachi 3:7-12 aloud.

- Has anyone here ever been robbed?
- If so, how did that make you feel? Or, how would you imagine it would make you feel? *Answers might be violated, betrayed, angry, or hurt.*
- Do you believe it is possible to rob God? If so, how?

Ask someone to read Malachi 3:7-9.

- Malachi's time in Persia/Judah (ca. 515–435 BC) predated that of Socrates (ca. 469–399 BC). Both used a unique rhetorical method, but Socrates gets the credit (the Socratic Method) for what could be called the "Malachi-ic Method." Malachi posed twenty-seven questions in fifty-five verses, some from the people, a few from the prophet, the remainder from the Lord. His method was designed to get people to think.
- Ask someone to read Deuteronomy 28:1-14. This is the most extensive commentary on Malachi 3 found in the Bible. It contains the promise of God's blessings for obedience and His curses upon disobedience. Central in the blessing section is the blessing upon the storehouses; a theme picked up in Malachi 3.
- The storehouse was attached to the Temple, the place where the glory of God dwelt. When the gifts were brought to God, it was to the place where His glory was lifted up regularly by those selected to lead the congregation.
- During the Mosaic period, the tithes had a threefold purpose:
 1. To honor the Lord of glory,
 2. To underwrite the ministry of the priests, and,
 3. To provide for the widows and others who were impoverished in the land.
- In synthesizing the Old and the New Testaments, the church, which is the Bride of Christ [His glory], is the place where His gifts are brought.

In the earliest days of the church, the members freely gave to underwrite the ministry needs of the Apostles and serve those in

the community who were in want. (*Note the daily ministry to the widows in Acts 6*). **The believers brought their gifts and “laid them at the feet of the Apostles”** (*Acts 4:35, 37; Acts 5:2*).

- **What do we learn from the phrase “brought them and laid them at the feet of the apostles” in these three verses and their contexts?**
- 1. **“The feet of the Apostles” was the place where the congregation gathered for worship, service, ministry, to be mobilized for evangelism, church planting, and missionary service. Thus, the gifts were brought to the place where the congregation gathered, the Lord and His name is worshiped—the church!**
- 2. **The gifts were “brought” by willing hands, which parallels the instruction in Malachi 3:10, to “bring” the whole tithe to the storehouse. Thus, the gifts were voluntarily given.**
- 3. **As explicitly stated in the case of Ananias and Sapphira, the gifts were under the control of the donor until they were given. Still, when presented as something more than they are, if their sacrifice was equivalent to the sacrifice of others, the lie about the gift is not a lie to others but a lie to God.**

IN THE EARLIEST DAYS OF THE CHURCH,
THE MEMBERS FREELY GAVE TO
UNDERWRITE THE MINISTRY NEEDS OF
THE APOSTLES AND SERVE THOSE IN THE
COMMUNITY WHO WERE IN WANT.

God used the phrase “windows of heaven” or “floodgates of heaven” to teach a valuable lesson.

- *The phrase “windows of heaven” in Malachi 3:10 is used two times each in two other passages of Scripture. In Genesis 7:1 and 8:2, the Great Flood is bookended by the windows of heaven being opened and being shut. In the passage, the opening of the windows of heaven described the continual fall of rain that pounded on the earth in the days of Noah.*
- **It is like God opens His heavenly ocean upon our lives... blessings and blessings!**

God has a special place in His heart for widows. Here are just a few examples.

- **1 Kings 17:8-16: The Lord sent his prophet Elijah to the widow at Zarephath.** *She was about to perish when the prophet arrived. He instructed her to make him a cake of bread with the final bit of oil and meal she had, then make cakes for herself and her son. If she trusted God enough to give the first cake to the prophet, God would cause her jar of oil and bin of flour to produce enough each day to sustain them through the lengthy drought.*
- **Mark 12:41-44 & Luke 21:1-4: The widow gives a sacrificial gift, which became a teachable moment.** *One day as Jesus sat across from the treasury, he witnessed a widow drop in two small coins — the least unit of measure of the day. Her act of generosity became a teachable moment with his disciples as He taught them the difference between giving to be seen by men and giving out of her poverty, except she had an overflowing heart of love and devotion to God.*
- **James 1:27: James’s description of “pure religion” in service to widows and orphans in their affliction.**

In what way do we see how the windows of heaven were open to the widow in Israel who served Elijah? (*The Lord provided for her needs for food and finances.*)

- **What parallel can we draw between the use of the phrase “windows of heaven” in Malachi 3 and Genesis 7 and 8? (*The Lord pours out an abundance necessary to accomplish His purposes.*)**
- **An application of Malachi 3:8–12:**
 - *Storehouse tithing or ten percent aligns with the spontaneous responses of worship of Abraham and Jacob and the challenge God issued in Malachi 3.*
 - *Storehouse tithing or ten percent aligns with God’s order of things, replacing false comparisons with others with contentment before God.*
 - *Storehouse tithing or ten percent establishes the floor upon which biblical generosity can expand and grow.*
 - *Storehouse tithing or ten percent does something to the giver that cannot be explained as God bestows gladness and radiant joy that is visible to all.*
 - *Storehouse tithing flips the mental switch from “blessed to be a blessing” to “being a blessing is the path to blessing.”*

Giving provides not only for the needs of God’s people and leaders, but also for those who need to come to God and worship Him.

Bring where? Where God’s people worship the Lord.

- **THE OLD TESTAMENT IDENTITY – The Place Where God’s People Assembled for Worship.**
- **THE NEW TESTAMENT ANALOGY – The Place Where God’s People Assembled for Worship.**

THE CHURCH SOLD THEIR POSSESSIONS
AND PROPERTY, BROUGHT IT TO THE
APOSTLES (THE LEADERS OF THIS
NEWLY BIRTHED CHURCH), WHERE THEY
DISTRIBUTED TO OTHERS WHO HAD NEED.

→ **The church sold their possessions and property, brought it to the Apostles (the leaders of this newly birthed Church), where they distributed to others who had need. Following this, the first ten percent and contributions above this was brought to the church so local gospel ministry would occur and gospel advancement would occur to the nations.**

Questions as we close:

- **Respond to the statement: “You cannot out give God!”**
- **Have you found it to be true that “Whatever I shovel out to God, He gives back to me, and His shovel is always bigger than my shovel”? Share examples.**
- **Have you found this to be true? Every time you give to God the first ten percent of all He gives to you, God sanctifies, sets apart, and blesses the ninety percent. Share examples.**
- **Have you found God to always be faithful to fulfill what He says in His Word to us?**

5

PRACTICE OVER AND ABOVE GIVING


2 Corinthians 8:9, 9:6-10

Week 5
SERMON
2 Corinthians 8:9, 9:6-10

INTRODUCTION: John Maxwell, well-known author and communicator, was asked to write the foreword for a book entitled *The Eternity Portfolio*. Maxwell writes these stirring words:

What would happen if we saw giving as a way of investing? If we gave our giving “portfolio” the same attention we give our retirement portfolio? What would happen if we stopped asking, “How much do I have to give?” and started asking, “How much can I invest in eternity by giving?” How would our lives change if we became aware of the rewards of faithfully investing our resources?”

Maxwell went on to say if we embraced this mindset and practice, it would change our lives and attitudes.¹ I agree completely.

 **ILLUSTRATION:** (Provide an illustration for when you learned about giving related to eternity principles. The following is provided as an example.) Since my days of study at Southwestern Baptist Theological Seminary in Fort Worth, Texas, I have looked at giving as a form of investing for the future. In fact, I did my doctoral dissertation on the subject of biblical stewardship.

From my family upbringing and through my in-depth study during my doctoral experience, I have learned and practiced keeping eternity in mind while I live out biblical stewardship.

Therefore, any time I give, I keep eternity in mind. Investing resources in God's work is rewarding. We do it not only out of obedience, but also because we want to be part of what God is doing in the world today... everywhere!

In our series called: *TEN PERCENT: A Call to Biblical Stewardship*, we have learned much together. We may still be recovering from the financial effects of COVID-19 or other life/job crises, however this does not keep us from practicing a life of generosity.

When you are honoring God with at least the first ten percent of all He gives you, and you are bringing the full ten percent to your local church, is that all God expects from us? Is there more?


The Bible teaches there is more, and we are called upon to practice over and above giving; meaning, we are to practice giving over and above the first tenth of all God gives us.

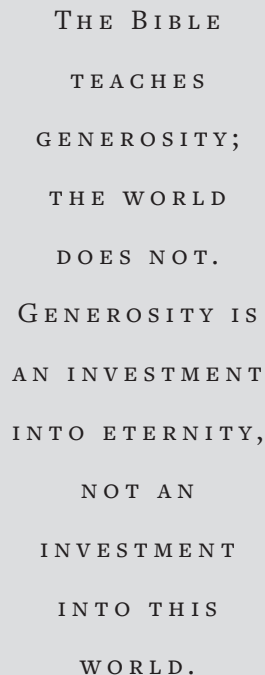
Today's title: Practice Over and Above Giving

The Bible teaches generosity; the world does not. Generosity is an investment into eternity, not an investment into this world.

Generosity is a lifestyle that gives freely and lives openhandedly.

When you are practicing over and above giving, you are giving freely from your heart and you are living openhandedly.


 **ILLUSTRATION:** Make a fist with each of your hands—you are living closed-handed. Open each of your hands—putting them out before you turned upwards to heaven. You receive the Heavenly Father's resources with your open hands and you live with your hands open when He tells you to give.



THE BIBLE
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THE WORLD
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AN INVESTMENT
INTO ETERNITY,
NOT AN
INVESTMENT
INTO THIS
WORLD.



When you give, you are living openhandedly. When you do not give, you are living selfishly with your hands closed. It's like saying, "This belongs to me!"

 **APPLICATION:** None of this belongs to you. God is the Owner of everything. You own absolutely nothing. You only give and live by what God entrusts to you. Always live with your hands open, willing to give.

Closed hands, cold heart. Open hands, warm heart.

Living like this will lead you not only to give God the first ten percent of all He gives you, but it will also lead you to practice over and above giving.

In 2 Corinthians 8 and 9, we need to understand that the Apostle Paul was collecting an offering from God's people. Why? The church in Jerusalem was going through a very challenging time. Paul was collecting an offering from the churches to assist the churches where he had been earlier. The church at Corinth had committed support earlier in this process. He had not received the money, so he was leading them to action by giving over and above their normal offering gifts for the purpose of helping others in need in Jerusalem.


Question: Why should we practice over and above giving?

1

**GOD GIVES YOU HIS GREATEST GIFT,
JESUS CHRIST, THE SON OF GOD**

2 Corinthians 8:9

This verse teaches us the Lord Jesus Christ is the grace of God given to us. He was rich with the full glory of God in Heaven, but He lowered Himself and became obedient to death, even death on the cross. He poured Himself out completely, giving His all for us so we could become rich by experiencing His grace and a personal relationship with Him as our Lord and Savior.

 **ILLUSTRATION:** When the great hymn-writer Isaac Watts responded to the grace of our Lord Jesus Christ, He wrote these words in his hymn entitled, *When I Survey the Wondrous Cross*. When he imagined the death of Jesus Christ, he wrote these words in the last verse of this historic and powerful hymn: ***“Were the whole realm of nature mine, That were a present far too small: Love so amazing, so divine, Demands my soul, my life, my all.”***²

Here is a personal question for you: Have you given your entire life to Jesus Christ and committed yourself to follow Him the rest of your life?


If not, please make this commitment today. God gives us His greatest gift, Jesus Christ, the Son of God. This should motivate us to practice over and above giving.

GOD GIVES US HIS GREATEST GIFT,
JESUS CHRIST, THE SON OF GOD. THIS
SHOULD MOTIVATE US TO PRACTICE
OVER AND ABOVE GIVING.

2

GOD IS THE ONE WHO PROVIDES FOR YOU

2 Corinthians 9:6-10

 **EXPLANATION:** Please understand this clearly. It is the Law of the Harvest, but, greater, it is **the principle of generosity: What you sow, you reap.**

If we give sparingly, what we would call selfishly, we will receive sparingly. If we give generously, we will receive generously. Living with open hands moves a loving God to bless you from His bountiful supply with His hands.

When you give freely, voluntarily, and generously, you are being like God. When your heart is right, your hands are open. We learn in these verses that a free, giving heart is cheerful, gives with a great attitude, and trusts God all the way.

Living generously means you are living with open hands and you are giving freely.

This is the nature of God and His Son, Jesus Christ.

 **APPLICATION:** Be reminded of these things today:


- God is able: When He sees generosity, He moves.
- Grace is overflowing: When God sees generosity, His grace extends more toward you so you can give generously.
- God meets your needs: When He sees generosity, He takes care of you.


We cannot out give God. Whatever we shovel out, God's shovel is bigger than our shovel. He multiplies the seed that He gave us originally. Anything we give, it comes from what God gives us anyway.

Randy Alcorn writes: *Tithing isn't the ceiling of giving; it's the floor. It's*

not the finish line of giving; it's just the starting blocks. Tithes can be the training wheels to launch us into the mind-set, skills, and habits of grace giving.³

Grace giving is over and above generosity, being lived out by us.

 **ILLUSTRATION:** Do you remember what Jesus taught us as recorded in Luke 6:37-38? He says, “It shall be given to you, good measure, pressed down, shaken together, and overflowing.

 **APPLICATION:** When we survey the gracious and giving nature of God, we should want to not only give the first ten percent, but over and above to extend the work of His Kingdom globally.

CONCLUSION: Did you know that even King David practiced over and above giving? He called upon the people to do the same. Listen to these words:

1 Chronicles 29:3, *“Moreover, because of my delight in the house of my God, I now give my personal treasures of gold and silver for the house of my God over and above all that I’ve provided for the holy house:”*

King David had already given, then gave over and above so that one day the glory of God would come to dwell in the Temple. God’s principles of giving are timeless!

He knew he could not out give God: He lived with open hands! Are you?

Why stop at giving only ten percent? If ten percent opens the windows of Heaven, what would giving over and above giving result in? God’s grace and His provision are always gracious and extravagant toward us. He meets our needs, plus some.

CONCLUSION: As COVID-19 was starting to spread across our country and layoffs were beginning, Congress passed legislation that gave Americans millions of dollars. Did you have any fear that check would bounce? I imagine none of us did. Why? Because we trust the solvency of our American system. We are blessed with the strongest

THANKS BE TO GOD FOR HIS
INDESCRIBABLE GIFT!
JESUS CHRIST OUR LORD!

economy in the world. We never worried that check would bounce.

How is it we can trust our temporal government, yet at the same time, question God's ability to provide for us? How is it we can believe God created the heavens and the earth, yet we doubt His promises about giving?

In closing this message, let us read Psalm 126, which only has six verses.

Did you notice verses 5-6? The seed they could eat and live on for a single day, was instead put in the ground and buried as if it were dead. By sowing this seed, it comes to life, and from that seed, they can live for yet another year. They sow in tears, but they reap in joy! That is a fitting picture of practicing over and above giving!


All this is possible because of one reason alone: Thanks be to God for His indescribable gift! Jesus Christ our Lord!

1 Alan Gotthardt, *The Eternity Portfolio* (Tyndale House, 2003), Foreword.

2 Isaac Watts, *When I Survey the Wondrous Cross*, 1707.

3 <https://www.epm.org/blog/2017/Jul/5/christ-centered-stewardship>

Week 5
SMALL GROUP LESSON
~~~~~  
2 Corinthians 8-9

 **KEY OBJECTIVE:** This is the fifth lesson in our series teaching the principles of ten percent giving. We believe we are called upon to honor God with the first ten percent of all He has given to us in resources, giving these gifts to the Lord through our local church.

The discussion leader will read aloud the questions and items in **bold**. Further instructions or discussion ideas are in *italics*.

Here is a recap on the topics we've studied on stewardship:

- **WEEK 1:** God is the Owner of Everything
- **WEEK 2:** We own Absolutely Nothing
- **WEEK 3:** Honor God with at Least the First Ten Percent
- **WEEK 4:** Bring the Full Ten Percent to the Church

Today, we move to the fifth biblical principle of stewardship: Practice Over and Above Giving. A lifestyle of generosity is giving freely and living openhandedly.

Can you recall the names of those who helped lead you to Jesus Christ as your Lord?

- How much joy do you think it would bring these people to know that you have become a devoted follower of Jesus, living biblical principles of stewardship that exemplify faith, faithfulness, and generosity?

Today, we are going to look at chapters 8 and 9 in 2 Corinthians. The Apostle Paul was collecting an offering from God's people. Why? The church in Jerusalem was going through a very challenging time. Paul



was collecting an offering from the churches to assist the churches where he had been earlier. The church at Corinth had committed support earlier in this process. He had not received the money, so he was leading them to action by giving over and above their normal offering for the purpose of helping others in need in Jerusalem.

- *Paul had received the “Macedonian call” in a nighttime vision when he was in Troas (Acts 16:6–10). He found an immediately receptive audience, resulting in the conversion of Lydia, the Philippian jailer, and countless others. Upon their conversion, they immediately pledged their hearts, lives, and loyalties to the Christ and to Paul as the emissary of the Lord. In this text, written at least four years later, these believers in Macedonia, people Paul called “his joy and his crown” (Philippians 4:1), had emerged as exemplars of sacrificial giving.*

In our review of 2 Corinthians 8 and 9, several principles of biblical generosity are introduced. This is a 30,000-foot view of generosity. Let Scripture come alive as we read these verses and the principles they reveal.

- Sacrificial giving (8:1–5)
- Reasonable giving (8:12)
- Proportional giving (8:13–15)
- Willing giving (9:5)
- What you sow, you reap giving (9:6)
- Cheerful giving (9:7)

The Bible teaches generosity; the world does not. Generosity is a lifestyle that gives freely and lives openhandedly.

- Do you see generosity through the Scriptures we just read, and the principles of generosity noted?
- Which one of these principles really speaks to you today?
- Randy Alcorn writes: *“Tithing isn’t the ceiling of giving; it’s the floor. It’s not the finish line of giving; it’s just the starting blocks.*



THE BIBLE TEACHES GENEROSITY;  
THE WORLD DOES NOT. GENEROSITY IS  
A LIFESTYLE THAT GIVES FREELY AND  
LIVES OPENHANDEDLY.

*Tithes can be the training wheels to launch us into the mind-set, skills, and habits of grace giving.”<sup>1</sup> What does this mean to you?*

Grace giving is over and above generosity being lived out by us.

- **Why do you think tithing is not mentioned in 2 Corinthians 8-9?** *The answer is the tithe has already been established in other places of Scripture. Paul is talking about over and above giving, which is beyond giving the first ten percent to God through your church. The focus here is upon offerings, which are over and above the tithe, the first ten percent of all God has entrusted to you.*

Paul had to prompt the Corinthian believers to follow through on their pledge to give (9:1-5), contrasting their hesitancy with the personal initiative demonstrated by the Macedonian believers to give out of the overflow of their joy (8:1-5).

- **Why is it that some people have a hard time with giving?** *Answers could be resentment, fear, selfishness, disobedience, ignorance.*

Many think that becoming debt-free is what will bring deliverance from financial bondage. Admittedly, it helps, but we also need to realize that financial bondage is a mindset. It is an earthly way of thinking that controls our perspective on money and possessions. Deliverance from financial bondage is a spiritual acknowledg-



**ment that everything we have belongs to God, and we are merely stewards over all the possessions God has placed in our hands to use for His glory.**

*Read aloud 2 Corinthians 9:10-12*

- **Who is the Owner and Provider of everything?**
- **Who will multiply and bring increase?**
- **What happens when you practice generosity?**
- **Do you have a heart that is overflowing with thankfulness to God for all He has given you?**
- **Do you believe generosity meets the needs of other saints and followers of Jesus?**

**Living generously means you are living openhandedly and giving freely.**

**Questions to think about as we leave today:**

- **Do I live and give by my feelings, my facts, or by my faith?**
- **Do money and possessions serve out God's purposes and will through my life, or am I serving things that are here today and gone tomorrow?**
- **How is my attitude about giving: Good or bad? Resentful when it is mentioned or rejoicing over what God is teaching me?**

**Generosity is a choice we make each day: Will you live with a godly heart and with open hands?**

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<sup>1</sup> <https://www.epm.org/blog/2017/Jul/5/christ-centered-stewardship>



# 6

## FOCUS ON THE GREAT COMMISSION ALWAYS

*Philippians 4:10-20*

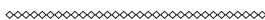
*Matthew 28:19-20*

*Acts 1:8*



## Week 6

# SERMON



*Philippians 4:10-20, Matthew 28:19-20, Acts 1:8*

**INTRODUCTION:** “*It’s not about you.*” This is the opening line of Pastor Rick Warren’s bestselling book, *The Purpose Driven Life*. If you have never heard of the book or read it, it has been life-changing for many people from all walks of life. Since its release in 2002, it has sold more than 34 million copies and has been translated into more than 70 languages.<sup>1</sup> The full title of the book is, “*The Purpose Driven Life: What On Earth Am I Here For?*”

Not only were the words “It’s not about you” compelling and convicting, Rick Warren gave biblical answers to three of life’s most important questions:

- The Question of Existence: Why am I alive?
- The Question of Significance: Does my life matter?
- The Question of Purpose: Why on earth am I here?

The first chapter of *The Purpose Driven Life* is entitled, “*It All Starts With God.*” Warren begins with the now famous “*It’s not about you,*” line. Then he writes,

*“The purpose of your life is far greater than your own personal fulfillment, your peace of mind, or even your happiness. It’s far greater than your family, your career, or even your wildest dreams and ambitions. If you want to know why you were placed on this planet, you must begin with God. You were born by his purpose and for his purpose.”*

Warren’s point is by living out your purpose, you discover the significance for which your life was created.



For each of us to experience this, we must be good stewards of all God has entrusted us with, because He owns everything. This includes money and resources, everything He has given you through His generous hands.

**When it comes to money and resources, it becomes more about us than God intended for it to ever be.**

Quite honestly, the church has done a poor job of teaching people the principles of biblical stewardship and helping them find purpose in living out these principles. Money and resources are often hush-hush conversation in churches. How can this be? Jesus talked freely and openly with others about money and resources. Today, this subject has been silenced in most churches. This is not God's intention.

An improper understanding of biblical stewardship will result in money and resources becoming stumbling blocks in your personal walk with Christ. Again, this is not God's intention.

That is why, for the last five weeks, we have been focused on a series of messages entitled, *TEN PERCENT: A Call to Biblical Stewardship*. Each week we have focused on a biblical principle for stewardship that will help guide us through our life.

- **WEEK 1:** God is the Owner of Everything
- **WEEK 2:** We Own Absolutely Nothing
- **WEEK 3:** Honor God with at Least the First Ten Percent

MONEY AND  
RESOURCES  
ARE OFTEN  
HUSH-HUSH  
CONVERSATION  
IN CHURCHES.  
HOW CAN  
THIS BE?



- **WEEK 4:** Bring the Full Ten Percent to the Church
- **WEEK 5:** Practice Over and Above Giving

Today is the final week of our study on biblical stewardship. We began with the principle that God is the Owner of everything. This final message is one we cannot miss or fail to connect the dots between these two subjects: **Focus On the Great Commission Always.**

Matthew 28:19-20: *"Go, therefore, and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe everything I have commanded you. And remember, I am with you always, to the end of the age."* (CSB)

Acts 1:8: *"But you will receive power when the Holy Spirit has come upon you, and you will be My witnesses in Jerusalem, in all Judea and Samaria, and to the ends of the earth."* (CSB)

Jesus' heart and intention are impossible to miss as His Great Commission is calling on us to: Present the gospel of Jesus Christ to every person in the world and make disciples of all the nations.

This Great Commission should never be the Great Omission in the church; it must become our Greatest Obsession in each of our lives.

Living out biblical stewardship stretches between two bookends: On one end, God owns everything, and on the other end is living in obedience to reach every person for Jesus Christ across the entire world. In other words, we have Good News for the whole world, and we must do all we can with all we have to see this Good News given to every person, everywhere.

Austin Crouch, who was first president of the Southern Baptist Convention Executive Committee, said these words in 1938 that must be recaptured in our generation: ***"Stewardship should never be divorced from evangelism."***<sup>2</sup>

Please let his words simmer and stir your heart in a way that has not happened in a long time in your life. ***"Stewardship should never be divorced from evangelism."***



When the stewardship of resources is wedded with the stewardship of completing the Great Commission, then we must make available all the resources God has entrusted to us to ensure the gospel message goes throughout the world. That is why we must synthesize these two, to give us the proper theology of missions.

**Biblically, that is exactly what we discover the Apostle Paul doing in his letter to the church in Phillipi.** In this letter, written to the same Macedonians he lauded so wonderfully in 2 Corinthians 8–9, Paul pointed them to the Gospel as the moving cause for Christian generosity.

The Christians in Phillipi knew the Apostle Paul had come to Macedonia due to the calling of God, as recorded in Acts 16:6-12. Then he also left Macedonia due to this same calling to preach the Gospel to others who did not yet know Christ. As he closed his brief letter to these dear friends in the church at Phillipi who knew and loved him, he shared with them about the blessings of God they will receive as they focus on the Great Commission.

**Read Text: Philippians 4:10-20**

From this dynamic section of Scripture, all Christ-followers and our entire church are called to three specific actions:

“STEWARDSHIP SHOULD NEVER BE  
DIVORCED FROM EVANGELISM.”

– AUSTIN CROUCH



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# 1


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## RESET YOUR FOCUS ON THE GREAT COMMISSION ALWAYS

In verse 15, Paul mentions their strong commitment to further the gospel. He did so by recalling to them what he referred to as, “in the early days of the gospel.” They were acquainted with this gospel, therefore, they were receiving this encouragement gladly. It was the Gospel of Jesus Christ that drove Paul in all of his missionary journeys. He looked at all through the lens of the Gospel.

In order to understand Paul and how we are to be Great Commission people, we must understand that the Gospel is the bedrock of the Great Commission. Let’s take a quick Gospel primer.

- The Gospel is *for* all people
- The Gospel is *to* all people

 **ILLUSTRATION:** Lexie Green was still a few months shy of her two-year anniversary as a nurse at Ochsner Medical Center in Kenner, Louisiana, just outside of New Orleans, when she found herself serving in the intensive care unit in the midst of the COVID-19 pandemic. A few weeks into the crisis, which struck the New Orleans area particularly hard, Green started feeling ill herself. When she discovered she was running a fever, her supervisor sent her home. She later tested positive for the novel coronavirus. In quarantine, Green found a Gospel opportunity. “When I got sick, it was the first time I had seen everything on social media,” she said. “There was so much negativity, but I wanted to share some of my story and share hope.” <sup>2</sup>

 **APPLICATION:** This story is so powerful. In the midst of this dire crisis, Lexie reset her life and focus on the Great Commission. She knew negativity was not the answer, but Jesus Christ is the answer.



Personally, are you doing this in your life? Is today a day where you need to reset your focus on the Great Commission?

**Undeniable Reality: People need Jesus and people need Jesus now.**

*As a church, will we use today to reset our ministries and ministry as a church on the Great Commission? Going through a crisis always reminds us that while there are many things we can do, we must always do the main thing. We must get the gospel to the world.*

**Compelling Vision for the Church: We are called to reach every person for Jesus Christ in every town, every city, every state, and every nation.**

This is fulfilling the calling of Acts 1:8 and Matthew 28:19-20 that we read earlier. We have Good News for the whole world!

From our ministry to children, students, young adults, to adults of all ages and seasons of life, as well as our entire church, we must reset our lives and church on the Great Commission of Jesus Christ.

Our personal and church stewardship practices should never be divorced from evangelism.

Do not miss that Paul also said to them in verse 14, “*you did well by partnering with me in my hardship.*” Speaking of financial support, he noted:

- No church supported me and my gospel work more than you.
- Several times you sent gifts to me.

**Reset your focus on the Great Commission always.**



RESET YOUR FOCUS ON THE  
GREAT COMMISSION ALWAYS.



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## 2

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### **REALIGN YOUR GIVING WITH THE GREAT COMMISSION ALWAYS**

*v. 10, vs. 14-18*

Remember, Paul is sharing these principles with believers who he used as examples of giving to the Corinthian church. These people were givers. They didn't need any motivation. They were focused.

**The question is: Are we givers and are we focused on the Great Commission?**

For us, in this material world we live in, we need reminders from time to time to help us keep our focus on the Great Commission always. Realignment is needed at times, personally and in our church.

When we give the first ten percent to our church and then also practice over and above giving in our lives, three things occur:

- 1. EXPANDS THE GOSPEL - V. 15** — in expanding the Gospel, no church shared with me in giving and receiving except you only
- 2. RETURNS ETERNAL DIVIDENDS FOR THE GIVER - VV. 10, 14-17** — the fruit that abounds to your account.

Paul wanted the people to know that he did not seek the gift, but the profit, the blessing, the fruit that would come to their account, when they prioritize the advancement of the gospel, the furtherance of the gospel, the funding of evangelism, missions, and missionaries. The context here speaks like God, who is the Giver of all things, keeps a ledger and blesses OR adds profit to your account when you prioritize giving generously to these things. You cannot out give God. God will never owe you!

The giver can be you personally or your church—both persons and churches need to be givers.




### **3. PROFITS THE MISSION**

Paul says what they have given to him for the mission has been abundant. God has supplied generously.

- **A fragrant offering:** Like a sweet aroma to God, He likes it!
- **An acceptable sacrifice:** Deny yourself to give to God's work and mission. Acceptable!
- **Pleasing to God:** God is pleased you have prioritized giving to the furtherance of the gospel and even denied yourself to do it—God is pleased!

The end result is the gospel is advanced, churches are planted, people are saved, missionaries are sent, pastors and God-called leaders are equipped, and compassion is experienced in times of need. The mission prospers!

 **ILLUSTRATION:** We are a Southern Baptist church. We are part of a convention of 47,500 plus churches, or as also noted, we have an estimated 52,000 plus congregations in the United States. We are part of this Convention because we partner with churches like ours to take the gospel of Jesus Christ to the world.


FOR US, IN THIS MATERIAL WORLD  
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FROM TIME TO TIME TO  
HELP US KEEP OUR FOCUS ON  
THE GREAT COMMISSION ALWAYS.

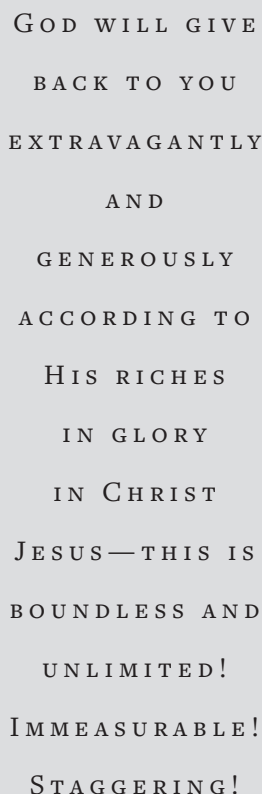


These churches voluntarily, just as our church does, give a certain amount or percentage of ministry budget through our Cooperative Program, which is the fuel that funds our work together, regionally, statewide, nationally, and internationally. **These dollars go toward placing thousands of missionaries across the United States and all across the world. Additionally, it helps fund our Great Commission mission and ministries here and around the world.**

That is why we are calling upon our church to prioritize, elevate, and accelerate our giving through the Cooperative Program of our Southern Baptist Convention. We have learned that we can do more together than our one church alone. We believe in partnering with other churches who believe as we do and taking the gospel to the world.

Additionally, we have opportunities to annually forward special gifts for our Christmas Offering for International Missions named after Lottie Moon, a missionary who served in China. We also forward annually a special offering for North American Missions named after Annie Armstrong, who was instrumental in founding the Woman's Missionary Union, which helps educate churches in missions, encouraging them to be on mission with God.

 **APPLICATION:** The only hope for our world is Jesus. The times



GOD WILL GIVE  
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AND  
GENEROUSLY  
ACCORDING TO  
HIS RICHES  
IN GLORY  
IN CHRIST  
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BOUNDLESS AND  
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IMMEASURABLE!  
STAGGERING!



we are living in have given us an incredible opportunity for a renewed passion for fulfilling the Great Commission. The COVID-19 pandemic showed every one of the frailties of life. We might never have another opportunity to see a Great Awakening like this in our lifetimes. This must be our focus! Is your focus on the Great Commission always? Does your personal giving and your church's giving advance the Great Commission of Jesus Christ? The Lord always blesses when we focus on and give to the Great Commission.

What we have already learned:

1. **Reset your focus** on the Great Commission always,
2. **Realign your giving** to the Great Commission always.


And now, we move to:

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### 3

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## **RENEW YOUR CONFIDENCE IN GOD BECAUSE HE WILL MEET YOUR NEEDS ALWAYS**

 **EXPLANATION:** While verses 11-13 remind us of how God will take care of us, let us focus our attention on v. 19. Our struggles come and go, but God's grace and providential care on our lives is always.

When you give to further the gospel, which is what your church should always be doing, then we will see this.

God will meet all of your needs when you give to advancing the gospel of Jesus Christ: Personally and collectively as a church. *You cannot out give God!*

**God will give back to you extravagantly and generously according to His riches in glory in Christ Jesus—this is boundless and unlimited! Immeasurable! Staggering!**




*“Now the one who provides seed for the sower and bread for food will also provide and multiply your seed and increase the harvest of your righteousness. You will be enriched in every way for all generosity...” 2 Corinthians 9:10-11 (CSB)*


God will meet your needs, PLUS SOME!

Our needs are grounded in God’s grace. God knows our needs even before we have them. When we share what we have for the purpose of advancing the gospel, we can walk in the confidence and faithfulness of God alone, knowing He will take care of us.

**CONCLUSION:** Philippians 4:13 says, *“I am able to do all things through Him who strengthens me.”* (CSB)

The “all things” of verse 13 is often removed from its context as a spiritualized version of the Olympic motto, “Citius, Altius, Fortius,” which means “Swifter, Higher, Stronger.” Paul was not lifting up mind over matter, or even aspiring for athletic excellence. He affirmed that whatever life throws our way — deprivation, adversity, despair on one hand, or plenty, abundance, jubilation on the other — we only find lasting contentment, satisfaction, and fulfillment in the indwelling Christ who strengthens us.

 **ILLUSTRATION:** The Westminster Shorter Catechism asks, “What is the chief end of man?” The answer is, “Man’s chief end is to glorify God and to enjoy him forever.”

 **APPLICATION:** Are you living a life that brings glory to God? Are you practicing biblical stewardship?

What is God saying to you and how would you answer the following questions:

- Do you live like God is the Owner of everything in your life?
- Do you believe and live like we own absolutely nothing?
- Are you honoring God with at least the first ten percent of all He gives to you?




OUR NEEDS ARE GROUNDED IN GOD'S  
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PURPOSE OF ADVANCING THE GOSPEL,  
WE CAN WALK IN THE CONFIDENCE  
AND FAITHFULNESS OF GOD ALONE,  
KNOWING HE WILL TAKE CARE OF US.

- Are you bringing the first ten percent to your church?
- Are you practicing over and above giving?
- Are you focusing on the Great Commission always?

**Remember: People need Jesus and people need Jesus now.**

**Furthermore, stewardship should never be divorced from evangelism in your life and never in your church.**

 **ILLUSTRATION:** COVID-19 taught us a lot about everything! One thing medical personnel found helpful was to use blood plasma of people who had contracted the virus but survived. Their blood carried antibodies that attacked the virus. They gave their blood in hopes of sustaining another person's life. This type of therapy is used with other illnesses as well.

There is another blood that not only sustains life in this world, but even in eternity. It is a blood that saves you from sin and gives you eternal life.



JESUS' BLOOD PROVIDES A CURE EACH  
OF US MUST INVEST IN SO THE WORLD  
CAN BE SAVED AND EXPERIENCE  
ETERNAL LIFE.

The great old hymn, *Nothing But the Blood*, says it this way, so listen carefully:

*What can wash away my sin?  
Nothing but the blood of Jesus.  
What can make me whole again?  
Nothing but the blood of Jesus.*

*Refrain:*

*O precious is the flow  
that makes me white as snow;  
no other fount I know;  
nothing but the blood of Jesus.<sup>4</sup>*

When you focus on the Great Commission, it helps you place your focus upon the eternal life of the individual. Jesus' blood provides a cure each of us must invest in so the world can be saved and experience eternal life. When we give God's way, we are in partnership with God to bring every ethnicity to saving faith in Jesus Christ.

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1 <https://www.amazon.com/Purpose-Driven-Life-What-Earth/dp/031033750X>

2 Austin Crouch, J. E. Dillard, and Walter Gilmore, *Eleventh Annual Report of the Executive Committee*, 1938 SBC Annual, 32–38; quotation, 33

3 <http://www.bpnnews.net/54628/new-orleans-icu-nurse-in-quarantine-with-covid19-shares-gospel-hope>

4 Robert Lowry, *Nothing but the Blood*, 1876, (*Baptist Hymnal* 2008) #223.




## Week 6

# SMALL GROUP LESSON

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*Philippians 4:10-20, Matthew 28:18-20, Acts 1:8*

 **KEY OBJECTIVE:** This is the last lesson of our series teaching the principles of ten percent giving. We believe we are called upon to honor God with the first ten percent of all He has given us in resources, giving these gifts to the Lord through our local church.

The discussion leader will read aloud the questions and items in **bold**. Further instructions or discussion ideas are in *italics*.

Here is a brief reminder of where we have been in this biblical study on stewardship.

- **WEEK 1:** God is the Owner of Everything
- **WEEK 2:** We own Absolutely Nothing
- **WEEK 3:** Honor God with at Least the First Ten Percent
- **WEEK 4:** Bring the Full Ten Percent to the Church
- **WEEK 5:** Practice Over and Above Giving

Now we are going to discuss our final principle of biblical stewardship. Week 6: Focus on the Great Commission Always.

*Read aloud Matthew 28:18-20 and Acts 1:8.*

This is the Great Commission, Jesus' command to all believers to share the good news of salvation through Christ. In the Greek New Testament, the word *euangelion* is translated Good News. Jesus commissioned His Church to take the good news, the Gospel, to every person in the world.



**Jesus' Great Commission is calling upon us to present the gospel of Jesus Christ to every person in the world and make disciples of all the nations. OR it could be stated like this: The Great Commission is calling us to reach every person for Jesus Christ in every town, every city, every state, and every nation.**

- **Why is this important?** *People need Jesus and people need Jesus now.*
- **What does a Great Commission-focused life look like?** *Describe some of the characteristics you see in fellow believers who appear to be Gospel-focused.*
- **How are you Gospel-focused in your living and giving?**

*Read Philippians 4:10–20*

The promise of Philippians 4:19 is often lifted from its context and viewed as a unilateral promise, and there is an extent to which it is true. While the Lord causes the sun to shine on the evil and the good and sends rain on the just and the unjust (Matthew 5:45), certain promises of God are conditioned on obedience. For example, tithing (in Malachi 3:10–11) and sacrificial giving (see 2 Corinthians 8 and 9,) culminating in the promise of 2 Corinthians 9:8).

*Ask the group to explain the context of Philippians 4:19.*

- **Why do you think Paul stated the words of Philippians 4:14?**
- **Explain Philippians 4:15–18; more specifically, what does it mean for a profit that is increasing to your account?**

*Read Philippians 4:19 again.*

**Understand clearly: Philippians 4:19 is very likely a conditional promise for generous followers of Christ who are giving to further the gospel of Jesus Christ to every town, every city, every state, and every nation.**



PARTICIPATION IN THE GREAT  
COMMISSION IS NOT LIMITED TO PASTORS,  
PREACHERS, OR “SUPER CHRISTIANS.”  
MAKING DISCIPLES OF ALL PEOPLE IS  
EVERY BELIEVER’S ASSIGNMENT.

Participation in the Great Commission is not limited to pastors, preachers, or “super Christians.” Making disciples of all people is every believer’s assignment. Ephesians 4 teaches the pastor/teacher’s duty is to equip the saints (every believer) to do the work of the ministry and to build up the body of Christ (Ephesians 4:11–13).

- What are some ways members of our group are involved in focusing on the Great Commission?
- How are we helping build up the body of Christ?
- When is the last time someone in our group proclaimed the Gospel to a family member, a neighbor, a friend, or a colleague?
- Who is your one person with whom you want and need to share the Good News of Jesus Christ? *The North American Mission Board, through an evangelism initiative in the opening decade of the twenty-first century, helped create a “mapping” utility from public records of every community across the United States. Two prayer initiatives continue to carry that ministry initiative forward: Bless Every Home (BlessEveryHome.com) and Pray 4 Every Home (Pray4EveryHome.com). These utilities will provide a list of your closest neighbors for you to pray for regularly (from daily to weekly).*



- If selecting your “one” is too daunting at this time, will you take an initial step of praying by name for your closest relatives, work associates, and neighbors, that they might accept the Gospel?
- For more than one hundred and seventy-five years, Southern Baptist leaders and laity alike preached, practiced, and believed that tithing, the giving of the first ten percent of all God has given to you, was the biblical means of underwriting the missional vision of reaching the nation and the nations with the Gospel.

**Austin Crouch, the first president of the Southern Baptist Convention Executive Committee, said in 1938, “Stewardship should never be divorced from evangelism. No stewardship will bring adequate results unless it is taught as a means toward the saving of a lost world, and no evangelism is complete or adequate that does not bear the fruits of stewardship of time and personality and possessions.” (“Eleventh Annual Report of the Executive Committee,” by Austin Crouch, J. E. Dillard, and Walter Gilmore, 1938 SBC Annual, pp. 32–38; quotation, p. 33.)**

Southern Baptist churches cooperating through giving have become the largest fully-funded missionary force in Christian history. Additionally, a state-by-state national ministry of residential, foster,

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WE BELIEVE IN PARTNERING WITH OTHER  
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and orphan care has been established, along with many other cooperative ministries. When you give at your church, a portion of that gift goes to support Kingdom work around the globe.

*We are a Southern Baptist church. We are a part of a convention of 47,500 plus churches, or as also noted, we have an estimated 52,000 plus congregations in the United States. We are a part of this Convention because we partner together with churches like ours to take the gospel of Jesus Christ to the world. These churches voluntarily, just as our church does, give a certain amount or percentage of ministry budget through our Cooperative Program, which is the fuel that funds our work together, regionally, statewide, nationally, and internationally. These dollars go toward placing thousands of missionaries across the United States and all across the world. Additionally, it helps fund our Great Commission mission and ministries here and around the world.*

*That is why we are calling upon our church to prioritize, elevate, and accelerate our giving through the Cooperative Program of our Southern Baptist Convention.*

*We learned years ago that we can do more together than our one church alone. We believe in partnering with other churches who believe as we do and take the gospel to the world. We have Good News for the whole world!*

**Final questions for reflection as we finish today:**

- **At current levels of personal giving to the church and church giving through the Cooperative Program, what is the likelihood that Southern Baptists will remain on the cutting edge of advancing the Gospel?**
- **What can we, as individuals and as a group, do to help leverage cooperative giving for Gospel advancement?**



## FULFILLING THE GREAT COMMISSION OF JESUS CHRIST THROUGH THE COOPERATIVE PROGRAM

Jesus died for every person in every town, city, state, and nation. His call to us is to present the gospel of Jesus Christ to every person in the world and to make disciples of all the nations. None of us can do this alone and no church can do this alone. Jesus's call to each of us is overwhelming, but it is not impossible. How will we accomplish what Jesus is calling us to do?

This is the question Southern Baptist leaders were asking almost one hundred years ago when they formulated the Cooperative Program. Since 1925, this strategic plan of action has been and still is the financial fuel that funds the advancement of the Gospel we do together regionally, statewide, nationally, and globally.

Giving through the Cooperative Program is the most effective way to accomplish the unfinished task given to us by Jesus. For the churches of the Southern Baptist Convention, the Cooperative Program is our unified strategy to be part of finishing the task of reaching the world for Jesus Christ.

### HOW DOES THE COOPERATIVE PROGRAM WORK?

- **It starts with the church member.** Loving God with all we are and all we have been given leads us to obey God with a grateful heart. We do this by giving to God at least the first tenth of all He has given to us through our local church where we worship Him weekly. This is commonly called a tithe and represents the first ten percent of income (Leviticus 27:30, Malachi 3:10).
- **The church takes the next step.** Every year, churches consider how much of its undesignated gifts will be committed to reaching people regionally, statewide, nationally, and globally through their Cooperative Program contributions. As they prioritize the Great Commission of Jesus Christ, they also consider elevating



and accelerating monies to accomplishing this Great Commission mission and ministries we do together as Southern Baptist churches. This financial amount is usually a percent of their undesignated gifts or an amount they determine together. Their Cooperative Program contribution is usually forwarded to the appropriate state convention.

- **Each state convention** determines the amount of these gifts received from the churches in their state to use for their own Great Commission ministries within their state, and then to forward on to the Great Commission mission and ministries across North America and the world. Each year in each respective state convention annual meeting, the messengers from the churches in the convention vote on the state convention budget, which determines the allocation of the funds between the state missions and North American and global missions. The percentage for state and local missions stays with the state convention budget. The percentage for North American and global missions is forwarded to the Southern Baptist Convention Executive Committee to allocate to the national entities that carry out our Great Commission ministries across North America and the globe. The strategic vision is for each state convention to forward one-half of their budget to the Great Commission work we do across North America and the world.
- **The Southern Baptist Convention Executive Committee** prepares and presents a Cooperative Program Allocation Budget at the Southern Baptist Convention Annual Meeting each year. In this annual convention, the messengers from the churches vote on the allocation of funds to national SBC entities. As these gifts are received by the SBC Executive Committee, they are sent to our SBC entities for the purposes of sending and supporting missionaries, training pastors, missionaries, and other ministry leaders for our churches; addressing social, moral, and ethical concerns relating to our faith and families, as well as meeting needs through compassion ministries in times of crises and disasters.



## **WHAT ARE GOOD REASONS TO GIVE THROUGH THE COOPERATIVE PROGRAM OF THE SOUTHERN BAPTIST CONVENTION?**

- **It is about the mission, not the money.** The Cooperative Program is built upon mission, not money, as the end goal. Cooperating together will help each of us to give Good News to the whole world.
- **It is about unifying us and not dividing us.** The Cooperative Program keeps the convictional call before our churches to take the gospel to every person in every town, city, state and nation.
- **It is more about working together than working alone.** Working within your own church may get you somewhere faster, but it will never take you further in accomplishing the Great Commission. We can do more together than we ever can alone. We need each other to finish this great task together.

Giving through the Cooperative Program helps each church to reach the world for Jesus Christ.

Whatever the cost, whatever the risk, this worldwide mission must be our priority.



# ADDITIONAL STEWARDSHIP RESOURCES



## MAKING A CASE FOR THE TEN PERCENT

“Clergy often tiptoe around the topic of money as if they were taking a walk through a minefield.”<sup>1</sup> I find this to be true and believe it needs to come to an end. This is also one reason giving has been in a continual decline. If we preach and teach the whole counsel of God, it includes what the Bible says about the doctrine of ten percent giving. We are not on a minefield when we preach on giving because we are on biblical ground, calling people back to the Bible’s principles of biblical stewardship.

We have been apologizing far too long! I want to make a case for why you should preach and teach consistently on money, possessions, giving, and the doctrine of ten percent giving.

### **THE CASE FOR GIVING TEN PERCENT, THE TITHE**

Ten percent giving, or what is called the basic tithe, predated the Mosaic Law and was reinforced by Jesus, who came to fulfill the law. There is no place in Scripture where the principle of ten percent giving, the tithe, was removed. It began with the Father of our Faith, Abraham, and was reinforced by the Author of our Faith, Jesus Christ.

During the Mosaic period, there were two other tithes beyond the basic tithe. The second was, in effect, a taxation system to sustain the theocratic government of the nation. The third tithe was given every third year and was designed to feed the poor of the land. Though it was a tithe when it was given (ten percent in the third year), its effect was equivalent to one-third of a tithe over a three-year rolling average. Thus, under the Mosaic system, the Jewish people gave more than twenty-three percent to the Temple treasury.

Jesus said, *“Don’t think that I came to abolish the Law or the Prophets. I did not come to abolish but to fulfill.”* Yet, we do not believe the second



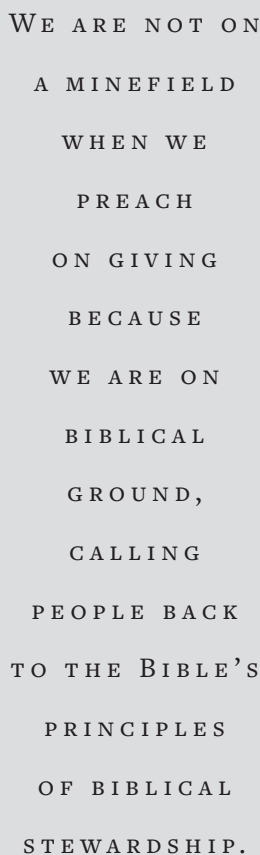
and third tithes are part of the timeless principle of the initial first tenth that Abraham established and Jesus addressed.

When Jesus directly addressed the hypocritical worship of the scribes and Pharisees, He specifically mentioned the exacting standard they held themselves to in their tithing as an illustration of their legalistic worship. He did not rebuke them for their tithing. Jesus rebuked them for omitting the “weightier” matters of the law, namely “justice and mercy and faith” (Matthew 23:23; see also Luke 11:42). Of the tithe, he said, “These things should have been done without neglecting the others.”

### **WHY SHOULD YOU TEACH AND PREACH ON TEN PERCENT GIVING, THE TITHE?**

Here are two reasons why you should preach and teach consistently on the subject of ten percent giving, the tithe.

1. It is biblical! Jesus talked more about money than any other subject. Don't let a few people talk you out of preaching the whole counsel of God. Jesus talked about it so much because he understood its power upon the lives of people.



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2. If you do not get this part of your spiritual life and financial life aligned with God, the rest of your life will be out of balance, leading you to believe and have wrong priorities.

While Senior Pastor of Cross Church, I taught a sermon series called CHAINED. In the first sermon of this series, I noted the following things:

- Jesus taught 25% of his time on earth about money and possessions.
- There are 77 Proverbs about money.
- There are 500 verses on prayer – 2,000 on money.
- 1 out of 7 verses in Luke talk about money.

We need to GET OVER whatever issues we have about talking about money in church! If the Bible talks about it so much, why are we not teaching and preaching to our people these biblical principles of stewardship?

3. It brings results. George Barna, in his book, *How to Increase Giving in Your Church*, found that...
  - Single messages about giving raise more money than churches in which no stewardship takes place.
  - Two or more nonconsecutive messages do not have any advantage over churches that only preach on stewardship once a year.
  - Two or more consecutive messages about stewardship raise more money than churches who only hear one message a year.
  - Churches in which pastors preach two or more consecutive messages about stewardship matters raise significantly more money than churches who hear two or more nonconsecutive stewardship messages.
  - A series on giving is nearly two and a half times more likely



to experience an increase in giving than preachers who only talk about stewardship once a year or on two nonconsecutive times in a year.<sup>2</sup>

*The bottom line is that the more you preach on giving, the more people will respond to God's Word in obedience, resulting in giving dollars to honor the Lord. Don't shy away from teaching and preaching on stewardship. The challenge is to do so effectively. I want to help you do just that.*

**Therefore, this resource has been written to inform you, teach you, encourage you, and assist you in preaching on biblical stewardship.**

You can teach series like this annually, but then undergird it weekly when you receive the offerings in your church. Always help people understand the dollars they give in obedience to Christ and out of their love for Him helps advance the gospel regionally, statewide, nationally, and internationally. Therefore, a one-minute story about how someone was reached for Christ, encouraged, or sent out on mission will help people understand that God uses their obedience to further His glory to every corner of the earth.

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<sup>1</sup> Christian Smith and Michael Emerson. *Passing the Plate*. (New York, NY: Oxford University Press, 2008) 83.

<sup>2</sup> George Barna, *How to Increase Giving to Your Church*, (Ventura, CA: Gospel Light, 1997), 92, 93.



## TEN STEPS TO A BETTER OFFERING

**How you receive the weekly offering says everything about what you believe about stewardship.** How you receive the weekly offering says everything about whether you will make your budget. How you receive the weekly offering will determine the extent your church may be able to extend its reach with the Great Commission. I believe that few churches do a good job at the offering time.

Here are questions for you to consider: How much time each week do you spend planning out your offering time? Compare that to how much time you prepare for your sermon. How much time does the worship leader spend preparing for the service this weekend? For most church leaders, sadly, the offering is an after-thought.

As I began writing on preaching and teaching the ten percent, I realized it all would be for nothing if we don't address how people respond to the message of this study. Learning how to help your people see the importance and impact of their gift will increase your giving. Frankly, improving how you take up the offering is one of the easiest ways to improve giving at any church.

A long-time friend from my days at Southwestern, Mark Brooks writes weekly offering talks for churches. In 2017, I asked Mark to write a post for my blog entitled, "Ten Steps to a Better Offering." Below is what Mark wrote for me then.

*"Just as we get going in worship, we have to stop and take up the offering!"* That was the comment a staff member made a few years back when asked about the offering time at their Church. It might not surprise you that with that attitude, giving had declined the year before at this church. That attitude permeates the Church today. To increase giving and givers, we must recognize that the offering IS worship!



If you are a pastor, how much time did you spend this week preparing for your message? When I was in seminary, we had a preaching professor that said for every minute you preached, you should spend one hour of preparation. While I know few pastors that put in that amount of time, we all prepare and pray over our message. Why? Because it is so important.

So, let me ask you. How much time and preparation have you put into this weekend's offering? Most would have to answer none or very little. Is the offering not important? If you struggle to make the budget, it suddenly becomes very important. Is not the offering a part of worship? Since it is worship, should we not put at least some thought and preparation into it?

Most offering times in churches are one of the most boring moments of the service. The typical church offering has become a routine that we rarely, if ever, put any thought or action into. Is it any wonder giving is declining? Here are some thoughts about how to break out of that rut and make your offerings inspiring and more impactful.

1. Elevate the importance of the offering first with yourself and then your staff and/or church leaders. Work to change the attitude that the offering is an inconvenience and see it as an act of worship.



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- 2.** Don't be afraid to ask people to give. Never apologize for the offering. The offering is a time of worship. We never apologize for letting people give as an act of worship.
- 3.** Plan out every offering just like you plan out every message. Spend time every week thinking through how to best present the offering.
- 4.** Change the format and positioning regularly. Occasionally, do something different to break the routine.
- 5.** Always give a stewardship message before the offering is taken up. Work to craft one-minute messages that underscore the importance of giving.
- 6.** Utilize testimonies before the offering as a means of inspiration. Laypeople expect you to tell them to give. When one of their peers talks about giving, they listen.
- 7.** Use creative tools like video and skits to make the offering fun. There is a host of material out there. Use it. Be creative!
- 8.** Always be positive with every offering appeal. Guilt never works, so don't try to guilt people into giving.
- 9.** Cast a compelling reason as to why people should give. People give to that which makes a difference. Tell them how their gift matters and most often results in changing lives; therefore, when you give, your gift matters.
- 10.** Regularly tell people what their gifts have accomplished and thank them for their gifts. Link the offering to the ministries the church is doing. People give to success! People also like to be thanked. Never take your donors for granted.

I believe if you will incorporate these ten steps, your offerings will dramatically increase. Work and plan to make your offerings anything but boring!



## HOW TO RECEIVE THE OFFERING

Dr. Roy Fish taught me about the importance of drawing the net when we call people to follow Jesus Christ. He would talk about the importance of drawing the net when you are fishing for men. When a fisherman has cast his net, he draws it back in with the fish. The point is that you cannot simply throw out a net and expect to catch fish if you don't pull it in.

When we cast the Gospel net, we need to draw people in with an invitation to respond. You don't preach an evangelistic sermon and then tell everyone to go home. You lead people in a response to Jesus by extending an invitation for people to come follow Jesus. When you do this, you are drawing the net.

This principle of drawing the net is also true when you are receiving an offering. When you receive an offering, you are leading people to make some kind of tangible response to God. Giving is a tangible response, whether someone responds online or in person when they give.

Remember, you are leading people to respond to God. When God gets their heart, He will also get control of all the assets He has given to them.

Intentionality is imperative when you are extending the opportunity and the call to honor God in giving through the offering. If you are not intentional while taking an offering, you are chasing after the wind.

If the offering is not purposeful and intentional, then the result will be minimal. Neglecting this stewardship entrusted to you as a leader is a poor decision. You are to develop disciples by teaching them to observe all things Jesus has commanded them.

### **THINK OF THE OFFERING LIKE YOU ARE MAKING AN ELEVATOR PITCH**

The phrase "elevator pitch" comes from the idea that while you are



riding in an elevator and someone with greater influence than you enters, you may have an opportune time to impress them on your short ride together. What you say in those thirty seconds in the elevator will mean the difference between whether you get a full hearing later or you are simply forgotten. Therefore, you have to be ready to give the key information to sell your idea to them that you want them to hear all in about thirty seconds or less.

When you are receiving an offering, prepare like you are making an elevator pitch, meaning you have thirty seconds to lead someone to a positive response.

### **3 PRINCIPLES TO FOLLOW WHEN RECEIVING THE OFFERING**

My friend Mark Brooks, known as @StewardshipMan, wrote this about elevator pitching the offering time:

In the book, *The Influential Fund Raiser*, the authors talked about what they called the elevator pitch. **The elevator pitch is that short statement you can make in less than one minute.** The authors stated that every elevator pitch needs three elements: think, feel, and do.<sup>1</sup>

#### **Here are the three principles as they relate to the offering...**

**THINK** – You want to get them thinking about the offering. You are making a case for why people should give to your church. Connect them and the offering with carrying out the mission of your church.

**FEEL** – You want to touch their heart as to why the offering is essential. The best way to do this is to tell the stories of what God is doing in others; in other words, how people's lives have been changed and will be changed when they give.

**DO** – When it comes to the offering, you want them to reach into their pockets and give! If they are giving technologically, you want them to get their phone and give via text, or online through your



method. If you have screens in your worship center, put how to give on the screens and leave it up long enough for people to really understand it.

My point is that *every* offering needs an elevator pitch, helping people see the need for giving.

When your elevator moment arrives, or yes, when you are taking the offering, what will you say? Guess what? Every Sunday, you have an elevator moment; it is called the offering. What you say could make the difference in someone's life being changed or having to cancel an effective ministry because the money is not there to fund it.

We are reminded to be intentional when taking the offering. Use this moment to draw the net!

**Here is a true illustration from my days of pastoring about how to receive an offering during a worship service using these principles.**

Church, I want to tell you a great story today. This story is better than what Hollywood could come up with in a fantasy world.

Some of you here today may be familiar with the name of Brandon Moore. He just completed his sophomore season playing for the University of Arkansas Razorback Baseball Team. In this World Series season for the Razorbacks, Brandon Moore pitched 29 ballgames. While his achievements are worthy of notice, more special than all of this is the fact that, during this year, Brandon came to know Jesus Christ personally. Through relationships, he began to attend our Cross Church Fayetteville Campus. As a result of God's work in his life, on Sunday night, July 1, under the crosses at Pinnacle Hills, I had the personal privilege to baptize Brandon Moore as a testimony of his faith commitment to Jesus Christ, along with 89 other wonderful people, each with their own individual faith stories.



YOU CAN NEVER OUT GIVE GOD. AS I  
HAVE TOLD YOU BEFORE, WHEN YOU  
SHOVEL GIFTS OUT, THE LORD SHOVELS  
BLESSINGS BACK TO YOU AND YOUR  
LIFE. DO NOT FORGET: HIS SHOVEL IS  
ALWAYS BIGGER THAN YOUR SHOVEL.

Cross Church, you are part of Brandon's story and the stories of the other 89 people I baptized that night. Your faithfulness in supporting the ministries and mission of Cross Church allows us to reach the Brandon Moores of the world. Brandon Moore is only one story out of many happening not just in Northwest Arkansas, but literally around the world.

This is why I want you to remember, when you give at least the first tenth of all God gives to you, we are together reaching Northwest Arkansas, America, and the world. God is doing great things all across Northwest Arkansas because of the ministries of the church. He is also using you to plant gospel churches across America and the world as well as sending missionaries throughout the nation and the world.

Thank you for all you are doing. Thank you for all you are giving. God is using you here, as well as across America and the world.

Right now, it is time to give and to honor the Lord with the first tenth of all God has given to you. You can do this by writing a check to our church or by giving cash. Additionally, you can give by texting your gift to the number on the screen right now or go on our website and make a gift. I want to also encourage you to



consider doing as Jeana and I do; we practice recurring giving. You can set this up and have this transferred from your personal bank account weekly or monthly, just as you many of you pay bills in a recurring manner. Find your way to give, just give as the Lord says to give.

You can never out give God. As I have told you before, when you shovel gifts out, the Lord shovels blessings back to you and your life. Do not forget: His shovel is always bigger than your shovel.

Therefore, every time you give, keep this in mind: Because of your gifts, you are helping us reach the Brandon Moores and so many others all across the world. Thank you for investing in the advancement of God's Kingdom.

## **EVALUATION OF THIS ILLUSTRATION IN LIGHT OF THE THREE PRINCIPLES**

**THINK:** Yes, this illustration helps people think about the offering. We connected the offering with the mission of the church.

**FEEL:** Yes, we told the story of life change not only through Brandon's life, but through what God is doing by changing lives.

**DO:** Yes, we told them how to give in many ways and did it in a positive way.

This is one way you can receive an offering, therefore, lead on with vision by drawing the net!

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<sup>1</sup> Bernard Ross and Clare Segal, *The Influential Fundraiser* (San Francisco, CA: Jossey-Bass, 2009) 19.



## HOW TO AVOID A SUMMER SLUMP IN GIVING

In my early years of pastoring, I learned about the “summer slump” in attendance and giving. The difficulty was that while so many of the summer ministries run at an optimal level, the giving was below average, falling far short of the need. While it is hard to overcome the attendance challenges due to many people traveling in the summer, it is imperative to find a way to continue to engage in practicing biblical stewardship.

That is why more than 20 years ago at Cross Church of Northwest Arkansas, we implemented a strategy that was a success with our people. Looking back, I think there may have been only two summers we did not meet our summer giving goal.

One practical reality is that many churches are doing well financially as they enter the summer season, but they lose momentum in stewardship support because they have no plan to finance the ministry through the summer months. We learned if we could find a way to create consistency in giving during this challenging season, it would have an impact on the entire year. Our simple plan helped lead to financial support in a way that was above and beyond what we ever imagined.

For the first time in recent history, we were unable to meet together in the same room for worship. Churches may still be struggling and I believe this strategy can help and even serve as a friend.

Here are steps you can implement in your church.

1. Determine how many weeks exist between the Sunday before Memorial Day and the Sunday before Labor Day. For our example year, we will use 16 weeks.
2. Determine the weekly budget requirement. For our example, we will use a budget of \$520,000 annually. That would mean the weekly budget requirement is \$10,000. Remember, this strategy works with any size budget.



3. Multiply the weekly budget requirement by the number of weeks.  
Using our example, this makes the summer giving goal \$160,000.
4. Announce to your church family by mid-May what your summer giving goal will be for your church. For example, a pastor would tell his church on a Sunday in mid-May: “Church Family, we have sixteen Sundays between Memorial Day Sunday and Labor Day Sunday. I want to announce that we are setting a summer giving goal of \$160,000 to be given over these sixteen weeks. This is important because summer ministries operate at an optimum level and we need our giving to support it regardless of our vacations or time away with family.” Additionally, on the Monday before the beginning of your summer goal, send a letter to your church family, challenging them to join you in seeing this happen.
5. Challenge people to be faithful to give the first tenth of all God has given them personally, regardless of where they are during the summer season. This goal will maintain focus and remind each person to exhibit stewardship weekly and personally so the church can do things faithfully and fruitfully. I believe the summer is a great opportunity for churches everywhere.
6. Publicize your summer goal for weekly giving in all your communications; in other words, keep it before the people regularly.
7. Inform the people personally and through all communications of the real-time status of your goal every Sunday. We did this through a gauge that looked like a thermometer. You can choose a graphic that is clear and simple. This will keep it before your people strategically each week.
8. Each Sunday, connect a ministry experience with the offering and goal. For example, if your church has a Vacation Bible School, you can say something like: “This past week, we were able to reach one hundred children through our Vacation Bible School, and twelve of these children came to know Jesus Christ as Lord and Savior. Church Family, without your financial support, this would not be



possible. But today we rejoice, knowing God has used each of us, through our support, to be part of seeing one hundred children learn about Jesus and twelve make public decisions to follow Jesus.” A sixty to ninety-second story before the offering each week will result in great response. Dollars follow vision, especially vision that results in lives being changed by Jesus Christ.

9. During mid-summer, perhaps in the second week of July, produce a short newsletter and video, if possible, to share the great wins that have occurred in your church during the first half of the summer. Additionally, give the status of where you are with your goal and make another challenge relating to it.
10. Follow through, finish well, and celebrate what God has done. Never apologize to your people while talking about what God is doing and letting them know how they can personally participate in ministry and financial support. Whether the goal is reached or not, celebrate.

A summer giving goal resourcing the needs of your church throughout the summer is really an opportunity budget. You are giving your church family the opportunity to go on mission with God together. Together, you can go so much farther and do so much more than anyone can do alone.

Tell the story of what God is doing. When you do these things, your church will avoid experiencing a summer slump in giving.