

# Finances

GOD'S VIEW



## GOD'S PRINCIPLES OF FINANCES

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# Introduction

**Definition** of a “Steward” (American Heritage Dictionary)

1. One who manages another's property, finances, or other affairs.
2. One who is in charge of the household affairs of a large estate, club, hotel, or resort.
3. A ship's officer who is in charge of provisions and dining arrangements.
4. An attendant on a ship or an airplane.
5. An official who supervises or helps to manage an event.
6. A shop steward.

**We are here to examine God’s Word as our guide. If we are to proceed we must first agree:**

- 2 Timothy 3:16-17 All Scripture is inspired (*Lit. God breathed*) by God and profitable for teaching, for reproof, for correction, for training in righteousness; so that the man of God may be adequate, equipped for every good work.
- 1 Corinthians 10:11 Now these things happened to them as an example, and they were written for our instruction, upon whom the ends of the ages have come.

*The Old Testament reveals God’s truth in the details you find in the recorded examples of the individual lives.*

*The New Testament reveals God’s truth shared in clear statements that clarify the O.T. examples, yet never contradicting the truth that was revealed in the O.T. examples.*

- 1 Corinthians 4:1 Let a man regard us in this manner, as servants (*Greek huperetes 5257*) of Christ and stewards (*Greek oikonomos 3623*) of the mysteries of God.<sup>2</sup> In this case, moreover, it is required of stewards (*Greek oikonomos 3623*) that one be found trustworthy. (*Greek pistos 4103*)

**stewards** (Greek oikonomos 3623)

- literally; (a) one put in charge of a household or estate steward, manager (Luk. 12.42; Luk. 16.); (b) a community official in charge of public funds and properties, treasurer, overseer (Rom. 16.23);
- figuratively, one entrusted by God with spiritual authority and administration, steward, administrator (1Cor. 4.1)

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## The First Steward was Adam

- Adam had the responsibility of caring for the property of another, God's property.
- In fulfilling his responsibility, all his needs were provided for by God.

We see four areas of need that God provided:

1. Work that fulfills our design
2. Food
3. Shelter for our body
4. Companionship

**Stewardship involves TRUSTING the ONE you SERVE  
And being FAITHFUL to your RESPONSIBILITIES**

**What can we learn from the following about giving to God?**

1. Cain and Abel: Gen. 4:6; 1John 3:10-12
2. Nadab and Abihu: Lev 10:1-2
3. The Ark and the men of Beth-shemesh: 1Sam. 6:19-21
4. Uzzah: 2Sam. 6:6-7
5. Ananias and Sapphira: Acts 5:1-11
6. Noah, a faithful steward: Gen. 6-9
7. Tower of Babel: Gen. 11
8. Abram – our Father in the faith

God chose Abram to display before us what a proper relationship to the Eternal God should be! First he is to leave all and depend on God alone, his LORD, his Provider, his Friend.

The first mention in God's word of the "**tithe**" is when Abram voluntarily gives a "**tithe**" to **Melchizedek**. I must point out that this "tithe" is not the same as the "tithe" stated in the Law that was given to Moses to support the Tabernacle / Temple, Levites and the Aaronic Priesthood.

The giving of the Law and the establishment of the Aaronic Priesthood came many years later. This "tithe" given to Melchizedek, was not a part of any "LAW" but given by the prompting of the Spirit.

Melchizedek was a "Priest" that appeared. There is no reference of him having a father, mother or genealogy. Neither is there a reference to Melchizedek having a beginning of his life nor ending to his life. (*see Hebrews 7*)

In the New Testament Book of Hebrews, we see that there is a clear break from the Law, which was given to Moses, and the New Covenant that would include

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every nation. We now have a different High Priest after the order of Melchizedek, Jesus who alone stands in this position forever, never to relinquish His position.

The first “Tabernacle” and “Temple,” which was “a pattern” of what exists before God in the Heavens, has been destroyed and a “New Temple” is being built by the hand of God. Every “born again,” “Blood washed,” “Spirit filled” believer, regardless of age, or the time in history that they lived are the building blocks that God is using for His Temple. God will at His appointed time reveal His “Temple” to all creation, resulting in Eternal Praise for the work He has done!

The New Covenant is seen in Abram giving a “tithe” to Melchizedek, and receiving “bread and wine. In the Book of Hebrews, God informs us that this act is above the Law and Tabernacle. In this act of Abram, even Aaron and the Levites who would receive “tithes” were giving “Tithes,” as they were still in the loins of Abram. This act of Abram is a miniature glimpse of what God would establish.

Two concepts are united in the name “Melchizedek.” The word is made up from two words “melek” meaning “king” and “tsedeq” meaning “righteousness.” He is the King of Salem, Peace!

As children of Abraham, we have a better high priest, not from Aaron’s family, but one who fellowships with our suffering and is ever present 24/7 to come to our aide. He never becomes tired or weary. He knows us completely, understanding our thoughts before we speak and has all our needs met before we pray.

Our love for Him is not related to the “Law,” our giving to Him is not to be measured by percentages.

When Abram met Melchizedek his heart was prompted to give voluntarily. There was no “Law” that moved Abram to give. The gift was voluntary, prompted by Abram’s heart not the Law. In this act we see that proper giving to God must be from our heart, never prompted by a return nor are we to give under compulsion.

- Genesis 14:18-20 And Melchizedek king of Salem brought out bread and wine; now he was a priest of God Most High. <sup>19</sup> He blessed him and said, "Blessed be Abram of God Most High, Possessor of heaven and earth; <sup>20</sup> And blessed be God Most High, Who has delivered your enemies into your hand." He gave him a tenth of all.

David writes in Psalm 110 about a Priest who would be a Priest FOREVER, and His people will volunteer to serve Him, not with a “tithe” but with all they possess. David saw the Days of The LORD Jesus.

- Psalm 110:3-4 Your people will volunteer when you call up your army. Your young people will come to you in holy splendor like dew in the early

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morning. The LORD has taken an oath and will not change his mind: "You are a priest forever, in the way Melchizedek was a priest." *God's Word to the Nations 2004 See also Tanakh 1985; Jewish Publication Society OT 1917*

9. Isaac
10. Jacob: Genesis 28:13-15
11. Moses: – the giving of the LAW, the Tabernacle, the “Tithe” to the Priesthood, the “Tithe” shared in your town. Galatians 2:16; Galatians 3:24; Malachi 3:10; Numbers 18:21-28; Deuteronomy 26:12-13
12. Final note: The materials needed for building the Tabernacle came from voluntary freewill offerings and gifts which were prompted by the hearts of the people being moved to give. Exodus 35:21-29. The plans and the materials needed for the building of the Temple were first collected and stored by King David. Others also gave to the building willingly with a whole heart. 1 Chronicles 29:1-9

### Examining the New Testament

- The shepherds
- The magi
- Jesus never received any “tithes” nor did Jesus ask for support. He only received voluntary gifts, and he never had His disciple beg for support.
- John the Baptist
- Jesus’ temptation
- In the sermon of the mount.
  1. Jesus plainly stated that “unless your righteousness surpasses that of the scribes and Pharisees, you shall in no way enter the kingdom of heaven.” Mat 5:20
  2. We see clearly that those who were going to follow Jesus must live different.
  3. All giving is to be done in secret, where God alone sees. We should note that when Jesus speaks of our righteousness before men, **giving is mentioned before praying!**
  4. Your Treasures: What you treasure reveals your heart’s condition!

**Homework: Small book to log where your money goes. Every penny is to be logged!**

# FINANCES

## INTRODUCTION

### Characteristics of a Steward

1. Under a Master (Gen. 43: 16)
2. Informs others about the Master (Gen. 43: 19)
3. Completely trustworthy (Gen. 44: 1)
  - a. Able to be entrusted with the Master's resources
  - b. Trustworthy and faithful in doing the Master's Will
4. Responds to the Master's Will (Gen. 44:4)  
(The steward's response is not based upon his understanding of the Master's Plan)
5. Levels of responsibility vary (Isaiah 22: 15)  
(The steward is never responsible for his own needs. The Master supplies his needs.)
6. Gives from his private resources and not from the Master's resources (Luke 8:3)
7. Faithful and sensible (Luke 12:42)  
*"Who then is the faithful and sensible steward, whom his master will put in charge of his servants, to give them their rations at the proper time?"*
8. Required to give account of his stewardship (Luke 16:1-13)
9. Owns nothing, the Master owns everything  
God is watching each of us to see what we do with what He has placed in our care, because it all belongs to Him. (our lives, our time, our possessions etc.)
  - a. God created us for His good pleasure
  - c. We were bought with a price (1 Cor. 7:23)
  - d. All that we are is a result of His gift working in and through us
10. Above reproach, not self willed, not quick tempered, not addicted to wine, not pugnacious, not fond of sordid gain, hospitable, loving what is good, sensible, just, devout, self-controlled (Titus 1 :7-9)

### The Measuring Rod of God is Different than that of the World-

The value system of the world is based on money. According to God's measuring rod, a man's worth is based on his faithfulness as God's steward/slave. God will measure us on how we use His money, time, talents, abilities, insights, understanding, strength etc.

**Definition: Steward**

A steward is a manager or superintendent of another's household. He is not only the manager of the household but also the manager of the affairs of the household. (e.g. Joseph)

**WHY HAVE A CLASS ON FINANCES**

1. World Conditions

2. Coming of Jesus

3. Anti-Christ

**HISTORY**

Barter

Medium of Exchange

Credit System

## **BORROWING**

### **Six Bible Truths**

1. In the Bible, borrowing always presupposes a need. (Deut. 15 :6)
2. Borrowing violates Scripture. (Rom. 13:8)
3. Borrowing presumes upon the future. (James 4: 13 -17)
4. Borrowing puts you in a position of subservience. (Prov. 22:7)
5. Borrowing produces pressure of insecurity. (1 Tim. 5:8)
6. Borrowing denies God an opportunity to withhold harmful items. (Isa. 55:8,9)

### **Principles We Must Recognize**

1. God is owner of everything (Ex. 19:5)
2. We are stewards (1 Tim. 6:7; 1 Cor. 4:7)
3. Our rewards are dependent upon our stewardship (Matt. 25: 14-30)
4. Mammon is not true riches (Luke 16:10-13)

## **STEWARDSHIP**

Steward - (*lit. Gk.* διαχειριστής)

### **Description of God's Steward** (Luke 12:22-34)

1. God thinks little of our abilities (vss. 25,26)
2. God promises to meet our needs if we seek His Kingdom (vss.27-31)
3. God never wants us to fear (vs. 32)
4. God wants us to give to His work (vs. 33)
5. Our giving centers our hearts on God (vs. 34)

### **Principles of Stewardship**

1. Acknowledge God's Ownership
2. Accept the role of steward and relinquish ownership
3. Surrender first part back to God
4. Seek the reason why God should provide you with surplus (vss. 27-31)

## **GIVING**

### **Guidelines for Giving!**

(2 Corinthians 8: 1-21)

1. Give according to Your ability (vs. 3)
2. Give of your own accord, without manipulation (vs. 3)
3. Giving starts with giving oneself wholly to the Lord (vs. 5)
4. Giving demonstrates the sincerity of your love (vs. 8)
5. You cannot give more than you possess. Man is held accountable for what he has (vs. 12)
6. Giving is not to put yourself under affliction, while others are at ease.  
We are to support a work for God, but not to add to their luxuriant living ( excess) (vs. 13)
7. Our abundance is not our own, it's to help meet the needs of others (vs. 14)
8. Financial accountability in the sight of God and man. Taking precaution that no one discredits us in our administration of generous gifts. (vs. 20,21)

### **Who Deserves Help?**

**NOTE:** Those we are not to help (2 Thess. 3: 10,11)

How to treat them ... (2 Thess. 3:14,15)

1. Give to the needs of the poor (Prov. 22:9 ; Luke 12:33)
2. Share with our Family (1 Tim. 5:3-15 ; Matt. 15:1-7)
3. Share with the Body of Christ (1 John 3: 17 ; James 2: 14-16)
4. Share with the Shepherds (Gal. 6:6; 1 Tim. 5:17-20; 1 Cor. 9:1-16; 3 John 5-8; 1 Cor. 16:1,2)
5. Share with the unsaved (Matt. 25:31-45 ; Matt. 10:42-45 ; Matt. 5:42; Rom. 12:20 ; Prov.25:21)

## **GIVING**

### **Principles to Follow:**

1. We are required to share, to help meet the needs of others, not their wants nor desires (Matt. 25:37)
2. We are to share with those who are unable to provide for themselves (Eph.4:28)
3. We are to **always** supply the needs of our family (1 Tim.5:8)
4. We are to provide for the ministering brethren in a manor worthy of God (3 John 5-8)
5. We are to provide for the needs of fellow believers.
6. We are to provide for the needs of the poor and unsaved.

**NOTE:** Be sensitive to God's direction in giving.

### **Questions to Ask When Making: the Decision Where Your Gift Should Go**

1. Is the organization communicating a message true to the Scripture?
2. Are people responding positively?
3. Is the organization seeking and accomplishing goals?
4. Is the organization multiplying itself?
5. Are the lives of the leadership consistent with Scriptural principles?
6. Is there a standard of excellence along with freedom from waste?  
What is the ratio of funds spent on fund raising to that used by ministry?
7. What do other Christian organizations say about it?

## TITHING

### Basic Principles in Tithing:

Acknowledge that everything belongs to God, we are only stewards. The tithe is only a token brought to honor the Lord. He is the owner of all we possess.

### SHARING BY GOD'S PLAN

1. Testimony of God's Ownership - the Tithe is a testimony of God's ownership
2. Obedience - sharing from obedience -helping the obvious needs around us Matt. 25  
James 2:15  
John 3: 16-18
3. Abundance - sharing from abundance - giving from our surplus
4. Sacrifice - seeking God's will and sacrificing personal luxuries for the needs of others

## TITHE

### Eastman Dictionary

Tithe a tenth of the produce of the earth consecrated and set apart for special purposes. The dedication of a tenth to God was recognized as a duty before the time of Moses. Abraham paid tithes to Melchizedek (Gen 14:20; Heb 7:6), and Jacob vowed unto the Lord and said, "Of all that thou shalt give me I will surely give the tenth unto thee." The first Mosaic law on this subject is recorded in (Lev 27:30-32). Subsequent legislation regulated the destination of the tithes (Num 18:21-24,26-28; Deut 12:5,6,11,17; 14:22,23). The paying of the tithes was an important part of the Jewish religious worship. In the days of Hezekiah one of the first results of the reformation of religion was the eagerness with which the people brought in their tithes (2Chr 31 :5,6). The neglect of this duty was sternly rebuked by the prophets (Amos 4:4; Mal 3:8-10). It cannot be affirmed that the Old Testament law of tithes is binding on the Christian Church, nevertheless the principle of this law remains, and is incorporated in the gospel (1 Cor 9: 13,14), and if, as is the case, the motive that ought to prompt to liberality in the cause of religion and of the service of God be greater now than in Old Testament times, then Christians ought to go beyond the ancient Hebrew in consecrating both themselves and their substance to God. Every Jew was required by the Levitical law to pay three tithes of his property (1) one tithe for the Levites; (2) one for the use of the temple and the great feasts; and (3) one for the poor of the land.

<b>Person</b>	<b>Type of Gift</b>	<b>Support of a structure</b>	<b>Main Recipient</b>	<b>Other recipients</b>
Abram	Voluntary	No structure	Melchizedek	
Jacob	Voluntary	No structure	Melchizedek	
God's Law Directions for the Jews	Directed by Law	Yes, Tabernacle and later the Temple	Levites, this was their support as they had no inheritance	Strangers, widows, orphans in your town every three years
God's Law Direction for the Levites	Directed by Law		High Priest	

<b>Type of Leader</b>		<b>Men and women gave to them</b>
Prophets	No command to support	Voluntary
Levites	Received tithes from the Jews	Law
High Priest	Received tithes from Levites	Law
King	He Taxed the people	Civil Law
Melchizedek	No command to support	Voluntary
John the Baptist	Rejected the call to the priesthood Did not receive any tithes.	
Jesus	No command to support	Voluntary
12 Apostles	No command to support	Voluntary
Elders in the Church	Clear teaching to share with those who teach. Galatians 6:6	Voluntary

## Wycliffe

The Heb. word (*iisar*, "to tithe," is derived from the word signifying "ten," which also means "to be rich." The basic principle in tithing is the acknowledgment that everything rightly belongs to God, including a man's own property, and that men are only stewards. The tithe is a token brought to honor the Lord and to recognize Him as owner of all. Tithing precedes the Mosaic law. Abraham gave to Melchizedek one-tenth of all the spoils taken from Chedorlaomer (Gen 14:20; Heb 7:4-10). The way in which this is mentioned seems to indicate that it was an established custom. Jacob's vow (Gen 28:22) adds weight to this view. Tithes in Israel consisted of one-tenth of all yearly produce and of the increase of flocks and cattle. This was declared to be sacred to Yahweh. God is really the owner of the land.

**In** the Pentateuch, legislation as to tithes was as follows:

Lev 27:30-33. One-tenth of all produce (crops, fruit, oil, wine) and of all animals was to be devoted to the Lord. The tithe of the produce of the land could be redeemed if one-fifth of its value was added. The animal tithe was not redeemable. The increase of the herd was counted, and every tenth animal was reckoned holy to the Lord. This was in keeping with the pre-Sinaitic instruction to Israel that the firstlings of the flock belong to the Lord (Ex 13: 12-13). Any attempt to replace a good with a bad was punishable by the forfeit of both (Lev 27:32-33). "Whatsoever passeth under the rod" was assigned to the Levites, to do with as they pleased, since they had received no land (Num 18:21-32). Out of this tithe, the Levites paid a tithe or heave offering to the priests. This had to be brought to the temple in Jerusalem. Neh 10: 38 suggests that there was supervision of this division of tithes. Deut 12:5-6, 11, 18; Amos 4:4. The festival tithe was one-tenth of the nine-tenths that remained. It had to be set apart and taken to Jerusalem. There it was eaten as a sacred meal by the offerer and his household, together with "the Levite within his gates." If the distance was prohibitive, the tithes could be sold and the money used for purchase of food or animals for offerings in Jerusalem Deut 14:22-27; Deut 26: 12-15; 14:28-29. The triennial or charity tithe given during the third year was for the Levite, the stranger, the fatherless, and the widow. Opinions differ regarding this third tithe. According to Josephus it was actually a third tithe offered every third year, in which priests and Levites were obliged to participate. Others state that every third year the second, or festival tithe, was given to the poor at home instead of being taken to Jerusalem.

Payment of tithes was not forced; it was a matter of conscience before the Lord.

The people were to perform these ordinances with all their heart and soul (Deut 26: 16). Every third year a solemn declaration was to be made on the last day of the Passover:

"I have done according to all that thou hast commanded me" (Deut 26: 14).

Because of Israel's negligence during the period of the judges, Levites often did not receive enough tithes to live on. As a result some began wandering in order to find some means of livelihood, and even entered idolatrous relationships (Jdg 17:7-10; 18: 18-20). The laws of the tithes were not meant to impose a hardship, but the additional expenses of the kingdom changed the picture. A tax of one-tenth usually had to be paid to the kings, plus terms of enforced labor (I Sam 8: 11-18). Only in times of

Under foreign occupation, such as by the Romans, there was an especially heavy burden of taxes; yet in spite of this the Pharisees were scrupulously careful in the payment of their tithes (Lk 18:12). Jesus rebuked them, however, because in so doing they were taking pride in their righteous acts while neglecting the more important principles of the Mosaic law-justice and mercy and faithfulness (Mt 23 :23; Lk 11 :42). Other teaching in the O.T. regarding the principle of tithing as stewardship may be found in David's prayer of thanksgiving for the materials for the future temple: "All things come from Thee, and from Thy hand we have given Thee" (I Chr 29: 14, NAS).

The principle of honoring God from one's wealth and with a token of all one's income, followed in turn by the promise of His blessing, is taught in Prov 3:9-10. In post-Exilic times the people were robbing God by not paying their tithes and offerings. The prophetic admonition was to bring all the tithes into the temple storehouse ( Neh 13:12-13), and God would bless them until there was no more need (Mal 3:8-11).

### New Testament

The N. T. does not prescribe the tithe in a legal sense for the follower of Christ. It teaches giving systematically, bountifully, and cheerfully (I Cor 16:2; II Cor 9:6-7). The Christian is commanded to preach the gospel and perform acts of deliverance without demanding payment, because he himself has freely received from the Lord (Mt 10:7-8). On the other hand, the principle that the laborer is worthy of his support is drawn from the O.T. and applied to the servants of the Lord (Mt 10: 10; Lk 10:7; I Cor 9:7-14; I Tim 5:17-18).

Since tithing was practiced before the giving of the law of Moses, many have argued that it affords a timeless pattern for the Christian, rather than being merely a part of O.T. ceremonial law which has already been fulfilled. The N.T. believer, like the Israelite, must recognize that he is a steward (e.g., I Cor 4:1-2; *see Occupations: Steward*) and that God is owner of all.

*Bibliography.* B.Cowell, "Should a Christian Tithe?" *Footnote*, Wheaton College Graduate School, V (1965), 17-25. 1. R. <sup>12</sup>

### Final Comments

The early Church saw no support of the Clergy by a systematic giving of a tithe. Rather there was the freedom of Christian Giving. This freedom is clearly pointed to in the situation of the gifts brought by Ananias, with his wife Sapphira (Acts 5)

Because Jesus made one reference to the Pharisees use of the tithe and in a negative light of their use of the tithe (Mat. 23 :23; Luke 11 :42) and that there is no critical reference to tithing in any epistle it has lead most to call the whole system into question in light of the gospel.

The earliest reference to "tithes" 772AD CHARLEMAGNE imposed tithes to support the clergy, the church, schools and the poor.

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<sup>2</sup> Pfeiffer, Charles F., *Wycliffe Bible Encyclopedia*, (Chicago, IL: Moody Press) 1975.

## Encyclopedia Articles Grolier

A tithe is one-tenth of income or produce usually paid--whether levied as an official tax or offered as a voluntary contribution--to support a church and its charitable activities (although occasionally tithing has been used for secular purposes). Ancient peoples, such as early Hebrews, commonly levied tithes. Tithing was a common practice of the Roman Catholic church in western Europe beginning in the 6th century. About 200 years later it became compulsory by law in the Carolingian empire. Laws prescribing tithes were introduced in England during the 10th century. Tithing was abolished in France after the revolution of 1789. Some Protestant bodies (the Mormon church, for example) consider the tithe mandatory.

**Bibliography:** Constable, Giles, *Monastic Tithes from Their Origins to the Twelfth Century* (1964); Evans, Eric

## N.T. in Light of Modern Research by Diessmann P. 33

"Clearly we see in the development of the New Testament the development of our religion: from the Gospel preached to the fishermen and publicans on the shores of the Lake of Genesareth, to the organized Church of the Church Fathers and Councils. This process was one of cooling and stiffening. Spirit very often became letter, prayer became a liturgy, gifts of love became tithes."

## Irenaeus Against Heresies Book 4. Chapter 13.3 P. 952

"And for this reason did the Lord, instead of that [commandment], "Thou shalt not commit adultery," forbid even concupiscence; and instead of that which runs thus, "Thou shalt not kill," He prohibited anger; and instead of the law enjoining the giving of tithes, [He told us] to share all our possessions with the poor; and not to love our neighbors only, but even our enemies; and not merely to be liberal givers and bestowers, but even that we should present a gratuitous gift to those who take away our goods. For "to him that taketh away thy coat," He says, "give to him thy cloak also; and from him that taketh away thy goods, ask them not again; and as ye would that men should do unto you, do ye unto them:" so that we may not grieve as those who are unwilling to be defrauded, but may rejoice as those who have given willingly, and as rather conferring a favor upon our neighbors than yielding to necessity. "And if anyone," He says, "shall compel thee [to go] a mile, go with him twain;" so that thou mayest not follow him as a slave, but may as a free man go before him, showing thyself in all things kindly disposed and useful to thy neighbor, not regarding their evil intentions, but performing thy kind offices, assimilating thyself to the Father, "who maketh His sun to rise upon the evil and the good, and sendeth rain upon the just and unjust." Now all these [precepts], as I have already observed, were not the injunctions] of one doing away with the law, but of one fulfilling, extending, and widening it among us; just as if one should say, that the more extensive operation of liberty implies that a more complete subjection and affection towards our Liberator had been implanted within us. For He did not set us free for this purpose, that we should depart from Him (no one, indeed, while placed out of reach of the Lord's benefits, has power to procure for himself the means of salvation), but that the more we receive His grace, the more

we should love Him. Now the more we have loved Him, the more glory shall we receive from Him, when we are continually in the presence of the Father."

### **The Westminster Standard**

The Westminster Standard has no reference to tithing

### **The Seven Ecumenical Councils**

The Seven Ecumenical Councils has only one reference to tithe in relation to the clergy being left with only the tithe in 1188.

"So in 1188 Giraldus Cambrensis found a lay abbot in possession of the venerable church of Llanbadarn Vawr; a "bad custom," he says, "had grown up, whereby powerful laymen, at first chosen by the clergy to be "oeconomi" or "patroni et defensores," had usurped "forum jus," appropriated the lands, and left to the clergy nothing but the altars, with tithes and offerings (Itin. Camb. ii., 4). This abuse must be distinguished from the corrupt device whereby, in Bede's later years, Northumbrian nobles contrived to gain for their estates the immunities of abbey-lands by professing to found monasteries, which they filled with disorderly monks, who lived there in contempt of all rule (Bede, Ep. to Egbert, vij.). In the year of his birth, the first English synod had forbidden bishops to despoil consecrated monasteries (Bede, iv., 5)."

## SCRIPTURES RELATING TO THE TITHE

Gen. 14:20 cf ; Heb.7:4-10 ; Gen.28:22 (Tithing precedes the Mosaic Law) Lev.  
27:30-33 (the Pentateuch regulated the tithe)  
Num. 18:21-33 (the Levites were given the tithe as an inheritance) Neh.  
10:38  
Deut. 14:22-27; Deut. 12:5,6,11,18  
Deut. 26: 12-14 ; Deut. 14:28,29  
Deut. 26: 16 (Even in the Law the tithe was never forced on the people it was a matter of  
obedience and conscience)  
Judges 17: 1- 18:20  
1 Sam. 8: 11-18 (Tithing was never intended to be a hardship, the hardship came when  
the king forced it)  
2 Chron. 31: 1-12  
Neh.10:34-39  
Neh. 12:43-47  
Luke 18:12; Matt.23:23; Luke 11:42 \*  
Matt. 10:8 ; Luke 20:46  
Matt. 10:10; Luke 22:35f  
Provo 3:9,10; Neh. 13:10-13; Mal. 3:8-12; (Rebuked because the Jews did not  
recognize their responsibility to tithe)  
1 Cor. 16:1-2; 2Cor. 9:6,7  
Matt. 10:7,8  
1 Cor. 9:7-14; 1 Tim. 5:17,18 1  
Cor. 4: 1,2,6  
2 Cor. 3: 17, 18

## **GAMBLING**

### **Legalized Gambling Epidemic of International Proportions**

1. Disrupts Family life
2. Increase in Crime
3. Brings disgrace, misfortune and dishonor to people who would not do it illegally
4. Makes gambling appear to be a respectable business
5. Creates problems that the police cannot handle

#### **Definition: Gambling**

To play a game for money or other stakes; the act of risking or betting anything on an uncertain event or wager.

### **Reasons Why Gambling is Wrong**

1. Violates God's Law
2. Violates the Law of loving others as yourself
3. You are serving Mammon and not Man
4. Gambling brings us in association with evil
5. Gambling has corrupted every clean sport it has involved itself in.

### **Three Component Factors**

1. Payoff
2. Element of Chance
3. Agreement to pay Debtor

## **GAMBLING**

### **Legalized Gambling**

1. Creates gamblers out of people
2. Does not reduced taxes
3. Does not eliminate illegal gambling
4. Destroys the motivation to work and develops a "Something for Nothing" attitude
5. Gambling doesn't create any virtue other than GREED

### **Three Points in Evaluatin2 Your Job**

A Christian cannot continue to work where .....

1. Your witness is compromised by the product or service rendered
2. It requires you to deal unscripturally with employees or those in authority
3. When God calls you to another vocation

## **INVESTMENTS**

1. The amount that you are initially investing you must be willing to lose or do without.
2. Never incur any indebtedness
- 3 . You are not responsible for more than the amount agreed upon
4. You should not invest until you are debt free
- 5 . You should be adequately insured before investing (a protective measure for your family)
6. Never invest before seeking counsel

## How God Uses Finances

1. Trust - to build trust in Him (Matt.6:24-34)

Focus on:

a. God's Ability

b. Our Value to God

c. Not Being Anxious

(When we are anxious our focus is not on God but our situation and we are not open to God's use)

2. Ability to supply - to show us His ability to supply (Mark 11 :24)

3. Trustworthiness - to show our trustworthiness (Luke 16: 11)

4. Love - to demonstrate His Love (Matt. 7: 11)

5. Power - to demonstrate His Power (Rom. 10: 11-13)

6. Unification- to unify His Body (2Cor.8:14,15)

7. Direction - for Direction (Prov.3:5,6)

8. Witness - to be a witness (Deut.15:11; Matt. 26: II; Mark 14:7; John 12:8)

## **THE PERILS OF MONEY**

### **Beware of Symptoms that point to a Problem**

1. Overdue Bills (Prov. 3 :27, 28)
2. Worry about investments (Matt. 6:24; Luke 9:25)
3. "Get Rich Quick" Attitude (Pro. 28:20,22)
4. Laziness (Prov. 21:25,26 ; Eph. 4:28)
5. Deceitfulness (Prov. 19:1; Ps. 1:1-3 ; Provo 20:17)
6. Greediness (Luke 12: 15)
7. Covetousness (1 Cor. 5: 11)
8. Unmet Family needs (Matt. 15:5,6;1 Tim. 5:8)
9. Over-commitment to work - "Work-a-holic" (Ps.127: 1,2)

#### **Priorities**

- a. Seek first the Kingdom of God (Matt. 6: 3 3)
  - b. Relationship with Spouse (Gen. 2:24)
10. Money Entanglements (2 Tim. 2:4; 2 Pet. 2:20)
  11. Self-indulgence (Luke 8: 14)
  12. Financial Superiority (Ezk. 7:19; 1 Tim. 6:17-19)
  13. Financial Resentment (Prov.15: 16; Luke 6:34,35)

## FINANCIAL PLANNING - GOD'S WAY

NOTE: Proverbs 24:3,4 (Making plans flexible for God's redirection) James 1:2,3 (Obstacles don't always mean that God disapproves)

### SHORT RANGE PLANS

#### Steps to Short Range Plans

1. Establish written plans and goals (Prov.16:3,9)
2. Commit God's portion first (Prov.3:9,10; 2 Cor. 9:11)
3. Reduce or eliminate the use of credit (Prov.27:12)
4. Seek God's plan for living within your budget (2 Chron. 16:9 ; Ps. 37:7)  
*Before increasing your work, correct your buying habits.*
5. Set your own goals (Ps.17:15 ;Prov. 3:13,14,19)
6. Seek good Christian counsel (Prov.19:20)  
*Pride prevents us from seeking counsel.*

#### Whose Counsel Should We Seek?

1. Parents (Prov. 23 :22)
2. Husband (Eph. 5:23)
3. Wife (Eph.5:31)
4. Counselors (Prov. 11: 14)

**Qualities of a Good Counselor** (Titus 1 :6-9)

**Role of the Counselor** (1 Peter 5 :2,3)

**Results of Good Counsel** (2 Peter 1 :6,7)

**LONG RANGE PLANS**

**Steps to Establishing Long Range Plans**

1. Written Plans (Prov.27:23,24)
  
2. Establish maximum financial goals, not excessive accumulation of wealth (1 Tim. 6: 17 -19)
  
3. Establish Long Range Family plans (Prov. 13:22)
  - a. Family sharing plan
  - b. Family living plan
  - c. Family savings plan
  - d. Family inheritance
  
4. Establish Long Range earning plan (P9.49: 16, 17 ; Heb.13: 5)
  
5. Establish Surplus plans

## PRINCIPLES OF FINANCIAL DECISIONS GOD'S

1. Acknowledge God's Ownership daily
2. Accept God's answers and direction
3. Establish the minimum testimony of God's Ownership
4. Apply God's Wisdom and follow His Principles
  - a. Avoid speculation
  - b. Keep your finances current
  - c. **DO NOT** go into debt to do God's Work
  - d. Give rather than lend to the needs of others
  - e. Avoid co-signing for anyone
  - f. Evaluate purchases based on needs, wants and desires
  - g. **NEVER** make financial decisions under pressure or in a hurry
  - h. Accept God's decreases as positive direction as well as His increases
  - i. If you don't have a peace **DON'T BUY IT !**

## Steps to Financial Freedom

1. Transfer ownership to God (Money, time, possessions and earnings)

2. Get out of debt

### Debt exists when:

- a. Money, goods or services are owed to other people with payments past due
- b. Total of insured liabilities exceed total assets
- c. Anxiety is produced in area of financial responsibility

### To get out of debt

A. Evaluate every purchase

1. Does it enhance God's work?
2. Is it necessary?
3. Can I do without it?
4. Is it the best buy possible?
5. Does it add to your family relationship?
6. Will it depreciate quickly?
7. Will it require costly upkeep?

B. Use a budget

C. Buy on a cash basis.

D. Practice saving

3. Accept God's direction (Psa. 37:7; 2 Chron. 16:9)

4. Refuse to make a quick decisions Prov.21:5)

5. Excel in your work (Col. 3 :22-25)

6. Confession ~ restitution (Matt. 5:23,24; Luke 19:8)

7. Contentment (1 Tim. 6:6-10; Eph. 5:5; James 4:3)

8. Provide for family needs (Matt. 5 :42)

9. Balanced commitment (Prov.23:4,5; James 1:11; Psa. 127:1,2)

10. Sacrifice desires (Eccl. 2:10,11,26; 2 Cor. 3:2; 1 Tim. 4:12)

11. Put others first (Phil. 2:3-5; Deut. 15:11;Matt.26:11;Mark 14:7)

12. Accept God's provision

## MOTIVES FOR ACCUMULATING WEALTH

### Why People Accumulate Wealth:

1. Because others advise them to (Prov.15:22; Prov.14: 15)
2. Many people seek wealth because they envy others (Ps. 73 :2,3, 17; Luke 12: 15)
3. The game of making money
4. Accumulation for self-esteem (1 Tim.6:17; Prov.16:18)
5. Accumulation for the love of money (1 Tim.6:10 ; EccI.5:10)
6. Accumulation for "Protection" (Ps. 50:14,15; Ecc1.5:13-17)
7. Accumulation to supply a Spiritual Gift (Rom. 12; 1 Tim.6:9 ; Prov.23 :4,5 ;  
Prov.28:20,22 ; 2 Cor.9:6)

### HOW MUCH IS ENOUGH?

1. How much for current provision?

Provision for the Family is necessary.

Provo . 24:30-34, What type of person is described?

Provo 12: 11, How does poverty come?

Provo 18: 10-12, What is the true stronghold?

Luke 6:24,25, What happens to those who indulge themselves?

2. How much for investments?

Luke 19:11-26

Acts 4:32

3. How much for retirement?

Luke 12:22-32 2

Pet. 1:3

Ps. 37:28

4. How much for inheritance?

Acts 20:32-35

EccI. 6:3f

Provo 13 :22

EccI.4:7,8

## **WHAT HAPPENS WHEN THE WIFE WORKS OUTSIDE OF THE HOME**

1. She violates Scripture
2. She neglects her children
3. She is unfulfilled
4. She damages her marriage
5. She may transfer her affections
6. She finds herself in two competing worlds
7. She suffers destructive Pressures
8. She neglects vital home functions
9. She sets a bad example for others
10. She is financially unwise

## THE MYTH OF A MOTHER'S PAYCHECK

*The following costs have come from independent sources and accurately reflect the expenses which a wife and mother would incur by working outside the home.*

Annual wage	\$14,000.00
Monthly salary	\$ 1,166.66

### EXPENSES (Monthly)

1. Federal income tax (15%)	\$175.00
2. State income tax (3%,)	35.00
3. Social Security tax (7%)	81.66 11
4. Tithe	7.00
5. Transportation* (400 miles (@ 30e per mile)	
6. Meals (\$3 a day)	120.00
7. Restaurant and carry-out meals (From lack of time for preparation)	60.00
8. Extra clothes and cleaning	80.00
9. Forfeited savings on thrift shopping (10%)	100.00
10. Hairdresser	
11. Employee insurance	116.6 0
12. Day care (\$50 a week one child)	20.00 15.00
13. "I owe it to myself" expenses	
	200.00
<b>Net Loss</b>	95.00
	\$1215.26 (48.60)

\*This does not include the additional costs of a second car, which might be needed because of the mother's job.

## **PRACTICAL APPLICATIONS**

### **PERSONAL COMMUNICATION GOALS**

Communication is vital to family financial planning. Included here are some questions for both husband and wife. It is suggested that each do them separately. Write them down on a separate sheet of paper as if your spouse were asking each question. Then, at a time without interruption, evaluate these together. Pray about them before you discuss your answers and open your heart to the Holy Spirit.

*These questions are meant to improve communication between partners who sincerely seek better understanding. They are not intended to become ammunition for couples with family problems.*

### **Evaluate these as if your (husband or wife) were asking you:**

1. What are your personal goals in life?
2. What personal goals have you set for this coming year?
3. How can I help you achieve your goals?
4. What can I do to help or improve our financial situation?
5. Do you feel there is a proper balance between my outside activity and my time at home?

6. Would you like me to do more things around the house such as cleaning, decorating, etc.?

7. In regard to my activities outside the home, what would you consider as priorities?

8. Do you feel I need to improve in any area such as: the way I dress, my appearance, manner, attitudes?

### **FAMILY FINANCIAL GOALS**

*By a conservative estimate at least 60-70% of the problems in a Christian home revolve around finances. Communications is the first step to finding God's cure.*

1. Do you think I handle money properly?

2. What suggestions do you have for how I can manage our money better?

3. Do you think I am:

A. Too frugal?

B. Too extravagant? \_\_\_\_\_

C. About right? \_\_\_\_\_

Why?

4. Do you think I accept financial responsibilities well?

5. Do you think we communicate financial goals well?

6. What is your immediate financial goal?

7. What is your primary goal for this year?

8. What is your plan for our children's education?

9. What is your retirement goal?

10. What do you think about tithing?

A. Is it necessary? \_\_\_\_\_

B. Where should it go? \_\_\_\_\_

11. How do you feel about giving in general?

12. Do you like the way we live?

13. What changes would you like to see?

## WILLS

Do you want to be caught dead without a will? At the present time, over half the adult population in California have no wills. I know a prominent attorney who died suddenly and was caught dead without a will. For the past five years, his wife has been struggling with probate. Every person should have a will. Without a will, in about 90 percent of the cases, the estate will not be divided the way the deceased intended.

### **What are some of the practical aspects of, and reasons for a will?**

1. To clearly state how you want your belongings distributed. In many states, California included, if a husband or wife dies without leaving a will, the survivor receives one-third of the estate and their children receive the remaining two-thirds. If the children are minors, probate permission may be needed in order to spend moneys for their immediate necessities.
2. To prevent persons that are disinterested, from distributing your belongings and to exercise your right to choose your executor. It is possible the court may appoint a stranger to settle your estate and this may result in your estate being gobbled up by legal fees.
3. To prevent a situation in which your investments may be subject to forced sale in settling your estate.
4. To prevent: your will from becoming .invalid because of its being improperly written.
5. If there is no will, when there is property, the deceased is said to have died "intestate." An administrator is appointed by the probate courts and the estate is distributed according to the state statute of descent.
6. To prevent your minor children from becoming wards of the court. If you and your spouse are killed in an automobile accident and there is no will, your minor children could become wards of the court. Someone will be appointed guardian of your children and that someone may not be the someone of your choosing.
7. To provide savings on insurance premiums. If there is no will, the administrator must pay a premium to an insurance company for a bond,

### **WHAT STEPS SHOULD I TAKE IN DRAWING UP A WILL?**

1. **Secure a competent lawyer** to assist you in drawing up a will. If you are married, both husband and wife should each have a will. It is possible to draw up your own will, but an improperly written will could invalidate the entire document.

2. Choose an executor to administer your estate. Anyone can be an executor, but it is wise to name a competent family member or friend.
3. Name all of your children in your will, even if they may not inherit any of the estate. If you do not do so, the courts may conclude you forgot a child by mistake.
4. Name a guardian for any minors, in the event both parents are killed.
5. List all of your possessions and dictate how you want possessions distributed.
6. Periodically revise your will, taking into account changing financial and family circumstances.
7. Be sure your will is properly witnessed or it may invalidate your will. In some states, California included a beneficiary cannot be a witness.

When you realize the need of a will, for the well being and protection of your family, the attorney's fee for drafting your will and planning your estate is minimal.

# God's Plan for Stewardship

