



EQUIPPING THE SAINTS

MANAGEMENT OF FINANCIAL RESOURCES

NOTES

Introduction

God has not only made men stewards in the management of time; He has also made us stewards in the management of material resources. From the beginning, God has delighted in bestowing rich gifts upon His children. He placed Adam and Eve in a garden filled with delightful resources, and He placed them in authority over all the rest of creation. Before sin entered into the world, Adam and Eve had no problem being good stewards of God's resources. However, Satan deceived the woman into thinking that God really did not want to give the best to her. He convinced her that God was withholding something from her. In an attempt to gain *something* she thought would satisfy her, she took of the forbidden fruit and plunged mankind into a hopeless dilemma in which the very *things* that God wanted to give as gifts to man suddenly replaced God in their hearts.

Dr. A. W. Tozer, in dealing with this problem in his book, *Pursuit of God*, says that this is the "Heart of the Problem."

The Heart of the Problem

In his book, A. W. Tozer says that possessions and things are the source of sin and rebellion.

"Before the Lord God made man upon the earth, He first prepared for Him by creating a world of useful and pleasant things for his subsistence and delight. In the Genesis account of creation they were simply called "things." They were made for man's use but they were meant to be external to man and subservient to Him. In the deep heart of man was a shrine where none but God was worthy to come. Within him was God; without, a thousand gifts which God had showered upon him."

"But sin introduced complications and made those very gifts of God a potential source of ruin to the soul. Our woes began when God was forced out of His central shrine and things were allowed to enter. Within the human heart things had taken over. God's gifts now take the place of God and the whole course of nature is upset by the monstrous substitu-

tion. Now the heart covets things and not God. This is what sin is all about. We rebel against God and worship what He has created rather than rebelling against things and worshipping Him.”

The Heart of the Solution

Our attitude reveals the condition of our heart and tells us who is really in control of our life. The very nature of sinful man is **possessive**—he wants to **possess** and **get**.

*He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this is also vanity.
(Ecclesiastes 5:10)*

And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully: And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits? And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God.

(Luke 12:16-21)

When the Spirit of God invades our lives, He begins to control and change us. Our entire value system is changed to reflect the nature of God, which is to *give*.

For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life.

(John 3:16)

He that spared not his own Son, but delivered him up for us all, how shall he not with him also freely give us all things?

(Romans 8:32)

Example of Christ

As long as Christ is Lord of our lives, His giving character can flow through us. He wants us to be living examples to the materialistic world that there is a better value system to employ.

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal:

(Matthew 6:19-20)

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.

(Luke 6:38)

Commenting on the widow's offering, Jesus said:

And he called unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living.

(Mark 12:43-44)

Jesus revolutionizes a person's value system when He is on the throne of the heart. He says:

- Money and material things are temporal.
- Treasure should be stored in Heaven.
- God tells us how to accumulate treasure in Heaven.
- God will bless the one who gives generously to God.

JESUS CAN FREE YOU FROM BONDAGE TO MATERIALISM!

Principles for Maintaining God's Perspective

If we really desire Christ to be Lord of our lives and to give us His perspective on material resources, we then need to look to the Scriptures for guidance. The Bible gives us several basic principles regarding possessions and things which can be of immense help to us in looking at material resources from God's point of view.

God Owns Everything

Many people fall into the mistaken notion that material and natural resources are theirs. This is untrue. They all belong to God. He was the One who was there when there was nothing else, and it was through His power and authority that everything else came into existence. Simply because He is the Creator God, all things belong to Him—including people themselves.

In the beginning God created . . .

(Genesis 1:1)

The earth is the LORD'S, and the fulness thereof; the world, and they that dwell therein.

(Psalms 24:1)

The silver is mine, and the gold is mine, saith the LORD of hosts.

(Haggai 2:8)

For every beast of the forest is mine, and the cattle upon a thousand hills. I know all the fowls of the mountains: and the wild beasts of the field are mine.

(Psalms 50:10-11)

What? know ye not that your body is the temple of the Holy Ghost which is in you, which ye have of God, and ye are not your own? For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's.

(1 Corinthians 6:19-20)

God Gave Us What We Have

We are not self-made. Because God created us, He is the One who gave us the abilities and gifts that we have and the strength and health to use them profitably. Without His generosity and help, we should be incapable of acquiring anything.

For who maketh thee to differ from another? and what hast thou that thou didst not receive? now if thou didst receive it, why dost thou glory, as if thou hadst not received it?

(1 Corinthians 4:7)

God warns us to avoid the fallacy of thinking that WE have accomplished or attained something independently of Him.

And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.

(Deuteronomy 8:17-18)

God Provides if We will Serve Him

When God created man, He placed him in a Paradise where every provision was made for him.

And the LORD God took the man, and put him into the garden of Eden to dress it and to keep it. And the LORD God commanded the man, saying, Of every tree of the garden thou mayest freely eat:

(Genesis 2:15-16)

When sin entered into the world, however, man was forced to provide for himself by the sweat of his own toil.

And unto Adam he said, Because thou hast hearkened unto the voice of thy wife, and hast eaten of the tree, of which I commanded thee, saying, Thou shalt not eat of it: cursed is the ground for thy sake; in sorrow shalt thou eat of it all the days of thy life; Thorns also and thistles shall it bring forth to thee; and thou shalt eat the herb of the field; In the sweat of thy face shalt thou eat bread, till thou return unto the ground; for out of it wast thou taken: for dust thou art, and unto dust shalt thou return.

(Genesis 3:17-19)

When Jesus entered into the world, He said that if men would again put God first in their lives, submitting to His Lordship, God would assume the responsibility for providing their every need.

But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

(Matthew 6:33)

And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work:

(2 Corinthians 9:8)

But my God shall supply all your need according to his riches in glory by Christ Jesus.

(Philippians 4:19)

NOTES

We don't **have** to serve two masters because God has *promised* to provide.

These very promises are some of the most exciting ones in the Bible to experience. Many Christians forfeit the joy of seeing God supply their needs because they are constantly and frantically trying to supply them all themselves.

We Are to be Stewards of His Resources

Definition: A *steward* is one who has been entrusted with the responsibility of caring for the resources of another.

God's intention is that we use His resources and gifts for the building of His Kingdom.

As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God.

(1 Peter 4:10)

Qualities of a Steward:

Faithful

Moreover it is required in stewards, that a man be found faithful.

(1 Corinthians 4:2)

Wise

And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light.

(Luke 16:8)

Blameless

For a bishop must be blameless, as the steward of God; not selfwilled, not soon angry, not given to wine, no striker, not given to filthy lucre;

(Titus 1:7)

Accountable

And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto

him that he had wasted his goods. And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward.

(Luke 16:1-2)

God's Instructions to Stewards

Just as God gave specific instructions to Adam and Eve in the garden to keep them from sin, so God has also given us specific instructions to keep us from becoming ensnared financially. These instructions concern:

Earning-Spending / Saving-Hoarding-Giving

Earning

- *Man is to work and provide for his family by the sweat of his labor.*

In the sweat of thy face shalt thou eat bread, till thou return unto the ground; for out of it wast thou taken: for dust thou art, and unto dust shalt thou return.

(Genesis 3:19)

- *We are commanded to work six days of each week.*

Six days shalt thou labour, and do all thy work:

(Exodus 20:9)

- *Idle men suffer hunger.*

Slothfulness casteth into a deep sleep; and an idle soul shall suffer hunger.

(Proverbs 19:15)

- *If any man would not work, neither should he eat.*

For even when we were with you, this we commanded you, that if any would not work, neither should he eat.

(2 Thessalonians 3:10)

In some countries, governments have helped men to violate this by welfare programs that are too easy and do not require people to work. One of the ways God provides for man is by giving him the ability to work. By not requiring able-bodied persons to do what they can, governments are not exercising charity, but are destroying people's self image and dignity.

- **We are to earn honestly.**

He that is greedy of gain troubleth his own house; but he that hateth gifts shall live.

(Proverbs 15:27)

- **We are to work for our needs and not steal.**

Thou shalt not steal.

(Exodus 20:15)

A man is to provide for his own—the wife is not to be the provider. The wife must learn to be happy with the husband's provision.

But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.

(1 Timothy 5:8)

Spending-Saving

- **Tithe first**

The purpose of tithing is to teach you always to put God first.

Thou shalt truly tithe all the increase of thy seed, that the field bringeth forth year by year. And thou shalt eat before the LORD thy God, in the place which he shall choose to place his name there, the tithe of thy corn, of thy wine, and of thine oil, and the firstlings of thy herds and of thy flocks; that thou mayest learn to fear the LORD thy God always.

(Deuteronomy 14:22-23)

Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.

(Proverbs 3:9-10)

- **Stay out of debt**

A man void of understanding striketh hands, and becometh surety in the presence of his friend.

(Proverbs 17:18)

The rich ruleth over the poor, and the borrower is servant to the lender.

(Proverbs 22:7)

Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.

(Romans 13:8)

Stay away from credit buying! Develop a habit of paying cash for most of your shopping. When you are paying with cash, it is easier to keep track of how much you are spending.

The man in debt is enslaved to his creditors and is unavailable to God in mobility and flexibility.

• **Save Systematically and Invest Wisely**

There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.

(Proverbs 21:20)

Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest.

(Proverbs 6:6-8)

Practical Advice on Saving

Pay Yourself First,

or you will find yourself supporting only the grocer, doctor, utility company, etc.

Make Wise Investments

Example:

If a man saves \$1,000 per year for 5 years at 12% interest, he will have at the end of that period—not \$5,000—but \$7,114.00. If he continues this program for a total of 20 years he would have \$72,052. He could then withdraw \$9,520 per year for the next 20 years. At the end of 17 years he will still have more on deposit than he invested originally.

Save Because

- You need a margin to replace necessary items, to pay cash for needs,
- For emergencies,
- To help others in need,
- To be available to God for ministry opportunities which cost money.

Have a Budget and Live Within It

A man's heart deviseth his way: but the LORD directeth his steps.

(Proverbs 16:9)

A good budget should follow this example:

Income			
----- ----- ----- -----			
		Govt. Retirement Program, Taxes	
----- ----- ----- -----			
Tithe	Savings	Expenses	Payment of Debts
10%	10%	60%	20%

If you are not in debt, the portion designated for payment of debts could be put into your giving or savings program.

It is important to have a budget because in our lifetimes we will all handle a small fortune.

If my income per month is:	<i>\$750</i>	<i>\$1000</i>	<i>\$2000</i>	<i>\$3000</i>	<i>\$4000</i>
In forty years I will handle	<i>\$360,000</i>	<i>\$480,000</i>	<i>\$960,000</i>	<i>\$1,200,00</i>	<i>\$1,440,000</i>

Hoarding

God has blessed us with His resources. These resources are not only to provide for our needs, but also to help others in need and to build the Kingdom of God. It was never God's plan for us to hoard.

James warns that those who have hoarded their wealth will find misery coming upon them.

Go to now, ye rich men, weep and howl for your miseries that shall come upon you. Your riches are corrupted, and

your garments are moth-eaten. Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days. Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of sabaoth.

(James 5:1-4)

The book of Proverbs tells us that hoarding does not necessarily guarantee wealth—in fact, it may accomplish the exact opposite.

There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. The liberal soul shall be made fat: and he that watereth shall be watered also himself.

(Proverbs 11:24-25)



Jesus also spoke about the issue of hoarding and *warned* of God's judgment against it.

- **Rich Young Ruler (Mark 10:17-22)**

Jesus found this young man's weakness in the first commandment. The young man's possessions had become his god.

- **The Rich Fool (Luke 12:16-21)**

This man was not rich toward God—had no treasure in Heaven. He did not realize that his life would be required of him so soon.

- **Rich Man and Lazarus (Luke 16:19-31)**

Jesus said that if the rich men would not listen to the prophets and Moses, they would be closed also to one who rose from the dead.

These men all served two masters: **God** and **Possessions**. Their money was hoarded and not used to build God's Kingdom or to help those in need. Not only did they miss one of life's great blessings by refusing to give to others, but they also paid dearly for their greed.

Giving

The Bible teaches us that God is ever working to conform us to the image of His Son. Since the nature of God is **giving** and **generosity**, these attributes must become part of our nature as well. We must understand that:

- God is able to provide us with resources so that we are able to give.

And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work:

(2 Corinthians 9:8)

God Requires at Least a Tithe

The Old Testament guiding principle of a tithe should be a minimum for New Testament giving.

Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts. And all nations shall call you blessed: for ye shall be a delightsome land, saith the LORD of hosts.

(Malachi 3:8-12)

From this passage note the following:

- Men often try to rob God by keeping the 10% tithe that God required of Old Testament Saints.

- People come to worship God in clothes and cars bought with money they have stolen from God.
- If people will give God His due portion, God will prove faithful to pour out blessings in far greater proportion than the tithe.

If God gives you \$10, one dollar belongs to Him. He will make your remaining \$9 go further than the original \$10 if you faithfully return to Him His portion.

Where to Give

In the Scripture we are taught to give in several instances or occasions:

Give to the Local Church

Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.

(Malachi 3:10)

Give to People Who are Poor and Needy

If a brother or sister be naked, and destitute of daily food, And one of you say unto them, Depart in peace, be ye warmed and filled; notwithstanding ye give them not those things which are needful to the body; what doth it profit?

(James 2:15-16)

Jesus said unto him, If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow me.

(Matthew 19:21)

Give to Your Spiritual Teacher

Let him that is taught in the word communicate unto him that teacheth in all good things.

(Galatians 6:6)

If *Equipping The Saints* has been a blessing to your life and growth, perhaps God would lead you to help us make these training tools

available to other parts of the world. On a continual basis we are asked to help various language groups translate these materials into their language. At present, we are helping to translate and make available the Russian and Italian editions of *Equipping The Saints*. We have just spent \$70,000 putting these materials into Chinese and making them into 486 fifteen-minute training tapes to be broadcast into the mainland of China. Our funds are very limited, and we need people to co-labor with us to help these language groups. Your gifts are tax deductible and may be sent to us for mission outreach.

How to Give

Give the Firstfruits

Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.
(Proverbs 3:9-10)

Start With a Tithe

Thou shalt truly tithe all the increase of thy seed, that the field bringeth forth year by year.
(Deuteronomy 14:22)

Systematically as God Prospers Us

Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye. Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.
(1 Corinthians 16:1-2)

Characteristics of the Giver

Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.
(2 Corinthians 9:7)

Every man is to give as he purposes—decides, not grudgingly or of necessity, but cheerfully.

Give in Humility and in Secret

That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly.
(Matthew 6:4)

Blessings of Giving

God can give you more than you can ever need, so that you may always have sufficient for yourselves and enough left over to give to every good cause.

As the Scripture says:

And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work: (As it is written, He hath dispersed abroad; he hath given to the poor: his righteousness remaineth for ever.

Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness;)

Being enriched in every thing to all bountifulness, which causeth through us thanksgiving to God.

For the administration of this service not only supplieth the want of the saints, but is abundant also by many thanksgivings unto God;

Whiles by the experiment of this ministration they glorify God for your professed subjection unto the gospel of Christ, and for your liberal distribution unto them, and unto all men;

And by their prayer for you, which long after you for the exceeding grace of God in you.

Thanks be unto God for his unspeakable gift.

(2 Corinthians 9:8-15)

Who gets the blessings when gifts are given?

God

- Many thank God—v.11
- A flood of thanks to God—v.12
- Men thank God— v.13
- Men thank God for your generosity—v.15

Receiver

- Needs supplied—v.12

Giver

- Grace—v.8
- All needs supplied—v.8
- Increase and enlarge the harvest—v.9
- Rich in every way—v.11
- Your faith is verified by your giving—v.13
- Men will pray for you—v.14