



EQUIPPING CHURCH LEADERS
• EAST AFRICA •

BIBLICAL STEWARDSHIP

by

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An exposition and application of God's Word concerning biblical stewardship, which covers the meaning, creation, and nature of biblical stewardship, and our roles and responsibilities as stewards in major areas of our lives. Particular attention is given to stewardship of the environment, our minds, time, bodies, relationships, money and possessions, and the church: its basic mission and purpose; the church and finances; and the church's responsibility to the poor and needy.

TABLE OF CONTENTS

OUR CALLING AS STEWARDS.....4

I. The Meaning of “Steward”.....4

A. *Stewards in the Old Testament*.....4

B. *Stewards in the New Testament*.....4

II. The Creation and Nature of Human Stewardship.....4

A. *From the time God first created mankind he made human beings stewards over everything that exists*.....4

B. *Our first responsibility as God’s stewards is to be in right relationship with God himself*.....5

C. *Jesus describes the nature of our stewardship in three parables*.....6

STEWARDSHIP OF THE ENVIRONMENT.....7

I. The World and Everything In It Belongs To God.....7

A. *God is the creator of the world and everything in it*.....7

B. *God owns the world and everything in it*.....7

II. The World and Everything In It Reflects God and His Glory.....7

A. *Everything that God created has intrinsic worth and value because God created it*.....7

B. *Everything reveals God*.....8

III. Implications of Creation and Mankind’s Stewardship Over Nature.....8

A. *We are to worship God alone; we are not to worship the stars, the earth, the plants, animals, or any created thing*.....8

B. *God gave mankind authority to “subdue,” “cultivate,” and “keep” the entire earth and all creatures in it (Gen 1:28; 2:15)*.....9

C. *We are not to exploit, ravage, or despoil nature, but should treat it well*.....9

D. *We are to act thoughtfully and wisely in exercising our dominion over nature*.....10

E. *We should bring substantial healing to nature*.....11

F. *We should strive to increase natural beauty*.....12

STEWARDSHIP OF ONESELF AND OTHERS.....12

I. Introduction.....12

A. *The Christian life is a journey, not an event*.....12

B. *All Christians are stewards of their own bodies and souls*.....12

II. Stewardship of the Mind.....12

A. *Everyone in every culture has a view of the world that determines how they live their lives*.....12

B. *The Holy Bible is God’s special revelation to mankind*.....12

C. *Our worldview needs to be shaped and determined by Scripture*.....13

D. *Specific characteristics of a renewed mind*.....14

E. *Because our new worldview is based on the Bible, we must rightly interpret the Bible*.....15

III. Stewardship of Time.....17

A. *Time is life*.....17

B. *Where and how we will spend our eternity depends upon what we do with our life now*.....18

C. *Basic principles of time management*.....18

D. *Delegation of work and responsibility*.....20

E. *Additional considerations concerning our stewardship of time*.....21

IV. Stewardship of the Body.....23

A. *Our bodies are important and wonderful gifts of God*.....23

B. <i>Our bodies are unique in that we are created in the image of God, and our bodies are the temple of the Holy Spirit</i>	24
C. <i>There is an intimate connection between our physical condition and our mental, emotional, and spiritual condition</i>	24
D. <i>We are accountable to God for our stewardship of the bodies he has given us</i>	25
V. <u>Stewardship of Our Relationships</u>	27
A. <i>Performance-based versus grace-based relationships</i>	27
B. <i>We are called to demonstrate love in all of our relationships</i>	28
C. <i>How we treat people shows what we really think of God</i>	29
D. <i>What we do in this life—especially how we treat people—will be the standard by which we are judged at the final judgment</i>	30
E. <i>A basic priority list of important areas of life</i>	30
F. <i>Practical ways to demonstrate love: the five love languages</i>	32
<u>STEWARDSHIP OF MONEY AND POSSESSIONS</u>	34
I. <u>A Biblical Overview of Money and Possessions</u>	34
A. <i>God is sovereign over everything, including money and possessions</i>	34
B. <i>Whatever we have is not really “ours”—it all has been lent to us by God; we are his stewards (i.e., managers of his possessions) and will have to give an account of our stewardship</i>	34
C. <i>God may bless us with money and possessions, but the way he will bless us is if we work well, having placed him and his interests first in our lives</i>	34
D. <i>The most important thing for us is to have the right attitude and priorities toward God, money, and possessions</i>	35
E. <i>Good stewardship of money and possessions includes the following</i>	35
F. <i>At the heart of our stewardship of money and possessions is giving</i>	35
G. <i>God blesses and rewards the faithful use of our money and possessions</i>	36
H. <i>Because it is a stewardship from God, our use of money and possessions is actually a spiritual matter of great spiritual importance</i>	36
I. <i>Practical applications of the stewardship of money and possessions</i>	36
II. <u>Giving</u>	38
A. <i>God is a giver</i>	38
B. <i>Giving under the Old Covenant: the law of the tithe</i>	40
C. <i>Giving in the New Covenant: voluntary, generous, and proportional giving to meet real needs</i>	45
D. <i>Giving according to Jesus</i>	49
E. <i>Giving according to the Apostles</i>	53
III. <u>Critique of the Prosperity Gospel</u>	57
A. <i>What the “prosperity gospel” is</i>	57
B. <i>The “prosperity gospel” has a wrong view of God, God’s plan, and the gospel</i>	59
C. <i>The “prosperity gospel” has a wrong view of faith and prayer</i>	61
D. <i>The “prosperity gospel” has a wrong view of money and prosperity</i>	64
E. <i>The “prosperity gospel” has a wrong view of giving</i>	67
F. <i>The “prosperity gospel” has a wrong hermeneutic</i>	67
G. <i>The “prosperity gospel” wrongly interprets the biblical texts on which it relies</i>	70
H. <i>Additional comments concerning the prosperity gospel</i>	75
<u>APPENDIX—Prosperity Preaching: Deceitful and Deadly</u>	76
<u>STEWARDSHIP OF THE CHURCH</u>	77
I. <u>The Mission and Purpose of the Church</u>	77
A. <i>The church exists by the grace of God for the glory of God</i>	77
B. <i>God’s grace is demonstrated in us and he is glorified by us through our faith in him</i>	77
C. WORSHIP — <i>the mission and purpose of the church is found in worshipping God</i>	78

D. DEVELOPMENT (NURTURE)—the mission and purpose of the church is found in equipping the saints for the work of the ministry.....79

E. SERVICE (OUTREACH)—the mission and purpose of the church is found in service and outreach to those outside of the church.....80

F. UNITY (WHOLENESS)—the mission and purpose of the church is found in demonstrating unity and wholeness.....82

II. The Church and Finances.....84

A. The church needs to demonstrate financial accountability.....84

B. The church needs to allocate its money and resources based on a written budget.....86

C. The church should pay its pastor.....88

D. Financial management directly relates to the spiritual mission and well-being of the church.....89

III. The Church’s Responsibility to the Poor and Needy.....91

A. Throughout the Bible caring for the poor and needy is emphasized.....91

B. A major passage detailing how the church should care for the poor and needy is 1 Tim 5:3-16.....91

C. Paul discusses various principles to determine who the church should support.....91

D. Other considerations concerning 1 Tim 5:3-16 and helping the poor and needy.....92

E. Results that occur when the church meets its responsibility to care for the poor and needy.....93

BIBLIOGRAPHY.....94

THE AUTHOR.....96

OUR CALLING AS STEWARDS

I. The Meaning of “Steward”

A. Stewards in the Old Testament

1. The Hebrew phrase that best describes a steward is *ha ish asher al bayit*, “the man [or, the one] who is over the house [or, household]” (see **Gen 43:16, 19; 44:1, 4**, which all pertain to the man over Joseph’s household).
2. Although different wording is used, the same concept is used of Eliezer, the steward over Abraham’s house (see **Gen 15:2**).
3. A steward is a person who oversees another’s house. He is delegated and entrusted with authority and is accountable to the master for the management of the master’s affairs. The steward was responsible for the master’s family as well as his property. This is clearly seen with Eliezer who was even entrusted with the responsibility of getting a wife for Isaac.

B. Stewards in the New Testament

The concept of a steward as one who has been entrusted with authority over a master’s household and is accountable to the master for the management of the master’s affairs is also found in the NT.

1. Two Greek words are used in the NT to denote the position of a steward:
 - a. *Epitropos*—a manager, foreman, steward, guardian (see **Matt 20:8; Luke 8:3; Gal 4:2**); and
 - b. *Oikonomos*—manager of household or estate, steward, manager (see **Luke 12:42; 16:1, 3, 8; Gal 4:2**). In **Rom 16:23** the term refers to the public treasurer of a city.
2. Both terms are found together in **Gal 4:2** where they are translated “guardians and managers” (NASB), or “guardians and trustees” (NIV), or “tutors and governors” (KJV), which indicates that they are essentially synonymous terms.
3. In the NT *oikonomos* also has been given the meaning of one who has been entrusted with the management of spiritual matters.
 - a. *All Christians are called “stewards” in the NT: 1 Cor 4:1-2* states: “¹Let a man regard us in this manner, as servants of Christ and stewards of the mysteries of God. ²In this case, moreover, it is required of stewards that one be found trustworthy.” **1 Pet 4:10** similarly states: “As each one has received a special gift, employ it in serving one another as good stewards of the manifold grace of God.”
 - b. *Leaders of the church are also specifically called “stewards”:* “For the overseer must be above reproach as God’s steward” (**Titus 1:7**).

II. The Creation and Nature of Human Stewardship

A. From the time God first created mankind, he made human beings stewards over everything that exists

1. **Gen 1:26-28** reflects the beginning of mankind’s stewardship over all of creation. ²⁶Then God said, “Let Us make man in Our image, according to Our likeness; and let them rule over the fish of the sea and over the birds of the sky and over the cattle and over all the earth, and over every creeping thing that creeps on the earth.” ²⁷God created man in His own image, in the image of God He created him; male and female He created them. ²⁸God blessed them; and God said to them, “Be fruitful and multiply, and fill the earth, and subdue it; and rule over the fish of the sea and over the birds of the sky and over every living thing that moves on the earth.”
 - a. God’s command to Adam and Eve is often called the “dominion mandate” (because mankind is told to rule or have dominion over creation), or the “cultural mandate” (because mankind is to fill and subdue the earth).
 - b. The stewardship over nature which God gave to humanity was given equally to men and women (**Gen 1:28**).
 - c. “Filling the earth” and the fact that the stewardship mandate was given to both men and women gives a relational component to our stewardship. In other words, we are not just stewards over the “things” of the earth, but are also stewards over the people with whom we are involved and our relationships with those people.
 - d. In **Gen 1:28** the Hebrew term for “subdue” is *kahvash*. It implies the use of controlled, thoughtful force. In other words, people are to act upon God’s creation using all of the knowledge and wisdom they have available to them.

2. **Gen 2:15-17** establishes additional terms and conditions of our stewardship. ¹⁵Then the LORD God took the man and put him into the garden of Eden to cultivate it and keep it. ¹⁶The LORD God commanded the man, saying, “From any tree of the garden you may eat freely; ¹⁷but from the tree of the knowledge of good and evil you shall not eat, for in the day that you eat from it you will surely die.”

a. In **Gen 2:15** God tells Adam to “cultivate” and “keep” the garden (see also **Gen 2:5; 3:23**).

(1) “Cultivating” (*abad*) means “work,” “till,” “serve.” There are two aspects to “cultivating,” as given in the cultural or dominion mandate:

(A) Cultivating or working is to create that which is good and valuable.

(B) The Hebrew word for “cultivate” or “work” (*abad*) also literally means “serve” as well as “work.”

(C) Thus, our stewardship over creation involves creatively working to beauty, with an attitude that we are servants of our own creator in service to others.

(2) “Keeping” (*shamar*) means “keep,” “watch over,” “take care of,” “preserve,” “protect,” “do something carefully,” “guard.” That means that we are responsible for taking care of and protecting that which is under our authority as stewards.

b. *The proper exercise of man’s dominion over nature is indicated in **Gen 2:19-20**.* The first explicit example in Scripture of man’s dominion over nature is found in **Gen 2:19-20**, in which God gave Adam the task of naming the animals. To name something is a means of exercising control. It involves distinguishing, grouping, and categorizing. All of those things are based on observation, understanding, and reasoning. This indicates that Adam exercised this part of his mandate in a thoughtful way.

3. In **Gen 2:15-17** God retains the ultimate ownership and authority over creation.

a. God gave man delegated authority and responsibility, but God sets the rules and limits of man’s authority since God keeps ownership of everything.

b. God holds man accountable for how man exercises his stewardship (see **Gen 3:14-19**).

c. Even after mankind’s fall into sin, although God expelled Adam and Eve from the garden, he did not revoke the stewardship he gave them over the earth and its creatures (**Gen 3:14-24; Ps 8:4-8**).

d. As God’s stewards, we will be held accountable by God for what we do with our stewardship (see **Matt 25:14-46; Luke 12:35-48; 16:1-13; Heb 9:27-28; 2 Pet 3:7; Rev 20:11-15**).

B. Our first responsibility as God’s stewards is to be in right relationship with God himself

If we are to be faithful stewards, we must be in right relationship with our master instead of being in rebellion against him. The only way this is possible is through Jesus Christ. The essence of establishing a right relationship with God through Christ is as follows:

1. God is perfect. In His presence is no sin at all. He has established perfect rules for mankind. God is love (**1 John 4:8**). He does not wish that any should perish (**2 Pet 3:9**). God is also holy (**Isa 6:3; Hab 1:13**) and just and therefore must punish sin (**Rom 6:23**).

2. Human beings sin in thought, affections, words and deeds by commission and omission. All human beings have the power of indwelling sin within them. Humans sin by nature and choice. They willfully reject God and his ways. They are lost in sin, are doomed to die and face judgment, and make themselves clean or save themselves (**Rom 1:18-32; 3:10-18, 23; 6:23a; 14:23; Jas 2:10; 4:17**).

3. Jesus Christ is the infinite God-Man. He died on the cross and rose from the dead to pay the penalty for our sin and to purchase a place for us in heaven, which He offers as a free gift (**Isa 9:6; 53:6; John 1:1-14; 1 Cor 15: 3-4; 2 Cor 5:21; 1 Pet 2:24**).

4. Purely by his grace, God offers salvation as a free gift; it is not something that rebellious, sinful people can earn or deserve (**Isa 9:6; 53:3-11; John 1:14; 1 Cor 15:3-4; 2 Cor 5:17-21; Eph 1:3-14; 1 Pet 2:24**). The salvation God gives by his grace includes eternal life, our justification (right-standing with God), new life, sanctification (right behavior before God), the gift of the Holy Spirit who comes inside of us to direct us in the path of new life, and glorified new bodies in which we shall live in the new heavens and new earth (**John 10:10; 14:1-20; Rom 6:3-6; 8:9-17, 26-39; 1 Cor 15:35-57; Eph 2:8-9**).

5. We appropriate God’s grace by repenting of our old, self-willed life, and receive Jesus Christ as our Lord through faith. Faith is trusting in Jesus Christ alone for eternal life (**John 1:12; 3:16; Acts 16:29-31; 17:30-31; Rom 10:8-13; 2 Cor 7:10; Eph 2:8-9**). Our faith is manifested as we become like Christ by living for him and obeying what, through his Word, he tells us to do (**John 14:21-24; Eph 2:10**).

C. *Jesus describes the nature of our stewardship in three parables*

1. The parable of the faithful and unfaithful servants (Matt 24:45-51; Luke 12:42-48).

- a. *In this parable Jesus uses the typical type of work* (distributing food—**Matt 24:45; Luke 12:42**), rewards for faithfulness (control of the master’s possessions—**Matt 24:47; Luke 12:44**), and vices (assault and drunkenness—**Matt 24:49; Luke 12:45**) of first century household stewards.
- b. *The rewards and punishments of the faithful and unfaithful servants (Matt 24:50-51; Luke 12:46-48)* allegorically refer to the Day of Judgment at the end of the age, since Jesus’ reference to “weeping and gnashing of teeth” in the parable in Matthew (**Matt 24:51**) is language which elsewhere is used exclusively of punishment in hell (see **Matt 25:30; Luke 13:28**).
- c. *The full sense of the parable is:* “(1) God rewards and punishes people at the final judgment on the basis of their stewardship of the tasks assigned to them. (2) Faithful stewardship requires perseverance and consistency, for the end could come at any time. (3) Those who postpone their responsibilities and do evil in the meantime may sadly discover that it is too late for them to make amends for their errors.” (Blomberg 1990: 193)

2. The parable of the unjust steward (Luke 16:1-13).

- a. *Jesus told this parable in the context of teaching his disciples.* He was not saying that the uncommitted should use money to earn their salvation. He is also not commending lying or embezzlement. Instead, although one cannot serve both God and mammon (**Luke 16:13**), those who already are his followers must demonstrate the fruits of their commitment in the area of worldly wealth, since this is an important test of true discipleship.
- b. *The essential points of the parable are:* (1) All of God’s people will be called on to give a reckoning of the nature of their service to him. (2) Preparation for that reckoning should involve a prudent use of all our resources, especially in the area of finances. (3) As the owner, God has the right—even in this life—to take away any of our stewardship privileges or responsibilities if we are not properly carrying them out. Therefore, we need to use our earthly resources to build God’s kingdom. By doing this, we will be securing our own eternal future.
- c. *MacDonald adds the following with respect to vv. 8-9:* “There is only one thing for which the unjust steward could be commended, that is, he planned for the future. He took steps to insure that he would still have friends after his stewardship had ended. He acted for ‘then’ instead of ‘now.’ . . . In this respect, the unsaved are wiser than Christians. However, in order to understand why, we must realize that the Christian’s future is not on this earth but in heaven. This is the crucial point. The future for an unbeliever means the time between now and the grave. The future for a child of God means eternity with Christ.

The parable teaches then that the unregenerate are more wise and aggressive in preparing for their future on earth than Christians are for theirs in heaven. . . . The mammon of unrighteousness is money or other material possessions. We can use these things for winning souls to Christ. People won through our faithful use of money are here called ‘friends.’ A day is coming when we will fail (either die or be taken to heaven by Christ at the Rapture). Friends won through the wise use of our material possessions will then serve as a welcoming committee to receive us into the everlasting dwelling places.

This is the way in which wise stewards plan for the future—not by spending their little lives in a vain quest for security on earth; but in a passionate endeavor to be surrounded in heaven by friends who were won to Christ through their money.” (MacDonald 1975: 25-26)

3. The parable of the talents (Matt 25:14-30).

- a. *A talent originally was the largest unit of weight in the OT equivalent to what an average man could carry (estimates vary between 26-56 kg. [60-125 lbs.]).* It became a unit of value equivalent to 3000 shekels (OT) and at least 6000 denarii (NT). One denarius was the average worker’s daily wage (hence, one talent = approximately 20 years’ wages). The use of the term “talent” to signify “ability” apparently stems from this parable.
- b. *The main points of the parable are as follows:* “(1) Like the master, God entrusts all people with a portion of his resources, expecting them to act as good stewards of it. (2) Like the two good servants, God’s people will be commended and rewarded when they have faithfully discharged that commission. (3) Like the wicked servant, those who fail to use the gifts God has given them for his service will be punished by separation from God and all things good.” (Blomberg 1990: 214)
- c. *Additional aspects and applications of this parable:*

(1) In the parable, the master entrusted differing amounts of talents to each servant “according to his own ability” (Matt 25:15). God has not given us anything that we are not able to handle, either personally (Matt 25:20, 22), or through others (e.g., the bank—Matt 25:27). Thus, God legitimately expects us to use whatever we have been entrusted with faithfully.

(2) Just as the servants in the parable were stewards over everything which the master entrusted to them, so we are stewards over everything God has entrusted to us, including what we have, what we do, what we say, what we think, and what we are (1 Cor 10:31; Col 3:17).

(3) If we do not properly use whatever we have been given stewardship over, since God is still the owner of what he has entrusted to us he has the right to take our “talents” away from us (Matt 25:28-29).

(4) God is looking primarily to our attitude and faithfulness with what we have, not the specific size or amount of what we have. His commendation to the servant who had been given five talents was identical to his commendation to the servant who had been given two talents, “*Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things, enter into the joy of your master*” (Matt 25:21, 23).

(5) Since “God sees not as man sees, for man looks at the outward appearance, but the Lord looks at the heart” (1 Sam 16:7), in light of the fact that a talent was originally a unit of weight, it may well be that those in this world who have the “heaviest load,” the toughest circumstances, the least amount of money, and the fewest worldly possessions are actually equivalent to the servant that was given the five talents, not the servant who was given the one talent. God may well have placed the person in hard circumstances, knowing that that person has the ability to faithfully cope with those hard circumstances. If he remains faithful, his reward will be great, just as was the faithful servant who had been entrusted with the five talents.

STEWARDSHIP OF THE ENVIRONMENT

I. The World and Everything In It Belongs To God

A. God is the creator of the world and everything in it

1. God created the world and everything in it (Gen 1:1-2:3; Exod 20:11; Acts 14:15; Rev 4:11).
2. Human beings are *creatures*, created by God (Gen 1:26-27; 2:7, 18-22).
3. God did not simply make the first two human beings (Adam and Eve) and then leave us on our own. Rather, God makes *every single person* (Exod 4:11; Job 10:8; 31:15; Ps 33:13-15; 100:3; 119:73; 139:13-16; Isa 44:24; Jer 1:4-5; 27:5).

B. God owns the world and everything in it.

1. There is a connection between creation and ownership: God retains the ultimate ownership and authority over the world and everything in it (Job 12:7-10; Ps 24:1; 50:10-12; 104:1-30; Isa 66:1-2a; Matt 5:34-35; Acts 7:49-50).
2. Because God made human beings, we are his from birth through death (Deut 10:14; Ps 24:1; 50:10-12; 95:6-7; 100:3; Isa 17:7; 29:19; 44:24; 45:9; 64:8; Jer 18:1-10; Ezek 24:15-18; Rom 9:20).
3. God specifically owns all Christians (Rom 14:7-8; 1 Cor 6:19-20; 7:23; 1 Pet 1:17-19; 2 Pet 2:1).

II. The World and Everything In It Reflects God and His Glory

A. Everything that God created has intrinsic worth and value because God created it

1. Everything God created, he created “very good” (Gen 1:4, 10, 12, 18, 21, 25, 31).
2. Mankind’s fall into sin, and God’s judgment of that sin, has affected the earth, the animals, and human beings themselves (Gen 3:14-24).
3. Despite mankind’s sin and God’s judgment, God maintains a special relationship with the earth and the things of the earth.
 - a. God has established a covenant between himself and the earth and all creatures in the earth that, as long as this age continues, he will never again destroy all living creatures and the earth

like he did at the time of the Flood (**Gen 9:8-17**).

b. He holds the world together and actively sustains its creatures (**Job 38-39; Ps 104:1-32; Acts 17:28; Col 1:16-17; Heb 1:2-3; 2 Pet 3:5-7**).

c. He has a plan and purpose for the world (**Job 23:13-14; Ps 33:8-11; 135:5-6; Isa 14:24-27; 46:9-11; Eph 1:8-12**).

d. He is in control of all things and people and is actively at work accomplishing his plan (**Job 12:13-25; Isa 10:5-16; 40:21-26; Hab 1:1-11; Acts 2:22-24; 4:27-28; Rom 8:28-30; 9:14-24; Rev 17:14-17**).

e. God uses the things of nature to play important roles as he reveals himself and his plan to the world, including: mountains (**Gen 22:1-19; Exod 19:9-25; Acts 1:9-12**); bodies of water (**Exod 14:5-31; Josh 3:1-17; Matt 3:13-17; Mark 6:45-51**); plants (**Exod 3:1-6; Josh 24:26**); and animals (**Num 22:21-33**).

f. When Christ comes again at the end of this age, the creation itself will be renewed (**Rom 8:18-25**).

B. Everything reveals God.

God is separate from the world he created. Nevertheless, the world is important. Creation even has spiritual significance in that it helps to reveal various aspects of God's own nature and character. Thus:

1. Creation reveals God (**Rom 1:18-20**).

2. The heavens reveal God (**Ps 19:1-2**).

3. Living creatures reveal God (**Job 12:7-9**).

4. Human beings especially reveal God because only human beings are created in the image of God and were particularly created to glorify God (**Gen 1:26-27; 5:1-3; 9:6; Isa 43:7; Rom 8:29; 9:23; 2 Cor 3:18; Eph 4:22-24; Col 3:9-10; Jas 3:9-10; Rev 4:11**; see also **Rom 11:36; 1 Cor 10:31**).

5. Even though everything that exists is not divine, created things are symbolic of God.

a. *The Bible compares God to human beings:*

(1) A king—**1 Sam 8:7**

(3) A landowner—**Matt 21:33**

(2) A father—**Matt 6:9**

(4) A priest—**Heb 7:24**

b. *The Bible compares God to animals:*

(1) A lion—**Isa 31:4**

(3) A hen—**Matt 23:37**

(2) An eagle—**Deut 32:11**

(4) A lamb—**Rev 5:6**

c. *The Bible compares God to inanimate objects:*

(1) A rock—**Deut 32:4**

(5) A torch or lamp—**Rev 21:23**

(2) The sun—**Ps 84:11**

(6) A fire—**Heb 12:29**

(3) A fountain—**Ps 36:9**

(7) The morning star—**Rev 22:16**

(4) A shadow—**Ps 91:1; 121:5**

(8) A light—**Ps 27:1**

III. Implications of Creation and Mankind's Stewardship Over Nature

A. We are to worship God alone; we are not to worship the stars, the earth, the plants, animals, or any created thing

1. The doctrine of creation establishes the great division between God and everything else. "All things were equally created out of nothing. All things, including man, are equal in their origin, as far as creation is concerned. . . . He [God] creates all things, and He alone is Creator. Everything else is created. Only He is infinite, and only He is the Creator; everything else is dependent. So man, the animal, the flower, and the machine, in the biblical viewpoint, are equally separated from God in that He created them all. On the side of infinity man is as separated from God as is the machine." (Schaeffer 1982, vol. 5: 28)

2. Because of the fundamental distinction between the creator and creation, the worship or putting first of any created thing is sin and will result in God's judgment (Exod 20:1-6; 23:24; Deut 5:6-10). The prohibition against worshipping idols (i.e., anything other than God himself) includes the worship of: angels (**Col 2:18; Rev 19:10; 22:8-9**); men (**Daniel 3; Acts 10:25-26; 14:8-18**); animals (**Rom 1:18-32**); trees (**Jer 2:20; 3:6, 13; Hos 4:13**); inanimate objects, either earthly or heavenly (**Job 31:24-28**); or any manufactured thing (**Exodus 32; 2 Kgs 18:4; Jer 10:1-15**).

B. God gave mankind authority to “subdue,” “cultivate,” and “keep” the entire earth and all creatures in it (Gen 1:28; 2:15)

1. Insofar as the environment is concerned, there are two aspects to “subduing”:
 - a. *Subduing is the use of controlled, thoughtful force.* “It is force, for instance, in the sense that force must be used to cut down trees and shape the wood, and it is controlled in the sense that there is some end in mind, a product that could result from any number of choices. This means that “subduing” is about taking the raw materials and making them conform to what is going on in the mind. This is quite unlike animals using their instincts. A human being has some design, some product, some goal, some end in mind, and uses a controlled force to bring about that intention.” (Peck and Strohmer 2000: 156-57)
 - b. *According to the dominion mandate, subduing is not done alone.* “There is a community (two). Eve’s assistance and suggestions—she is a kind of alter ego to Adam—are in the picture. So subduing is not done alone. It extends to the community and group. This means that the ideas of the community influence the type of subduing done. For instance, in the U.S., tables look different from tables, say, in Japan, which are just inches from the floor because you do not sit round them on chairs.” (Ibid.: 157)
2. There are also two aspects to “cultivating” the environment:
 - a. *Cultivating or working is to create that which is good and valuable.* “You work the earth into a field, the seed into corn or fruit, the corn or fruit into bread or jam. A piece of gold is mined and ‘cultivated’ to become a wedding ring. And so on. By this process, people are bringing ‘out of’ the raw materials not only practical things but also sets of values. . . . The creation, then, becomes valuable as people ‘subdue’ it. And it becomes valuable not only economically but also aesthetically, socially, morally, and so on.” (Peck and Strohmer 2000: 157)
 - b. *The Hebrew word for “cultivate” or “work” (abad) also carries the meaning of “serve.”* Because the basic meaning of “cultivate” or “work” is “to serve,” our subduing and working the earth “is not about exploitation” (Ibid.).
3. “Keeping” the environment which has been worked or cultivated means that the environment must be taken care of and protected. One reason why this is necessary is that how we manage the environment will positively or negatively affect both the present and future generations of the people who bear God’s image. How we treat “*God’s footstool*” (Isa 66:1; Matt 5:35; Acts 7:49) and his own image show what we really think of him.

C. We are not to exploit, ravage, or despoil nature but should treat it well

1. The biblical view of nature gives nature a value in itself, because God made it. What God has made, I am not to despise (especially since I am also a creature made by God). As Dallas Willard says, “God himself loves the earth dearly and never takes his hands off it. And because he loves it and is good, our care of it is also eternal work and a part of our eternal life” (Willard 1997: 205). People have often used their dominion over nature wrongly—by exploiting created things as though they were nothing in themselves. Francis Schaeffer points out: “The Christian is a man who has reason for dealing with each created thing with a high level of respect. . . . And for the highest reason: because I love God—I love the One who has made it! Loving the Lover who has made it, I have respect for the thing He has made.” (Schaeffer 1982, vol. 5: 32-33) In fact, because we love God more than we love this world, we should treat this world better than do those who think that this world is “all that there is.”
2. We also need to treat nature with respect because God owns it. Our approach to the natural world must be that: “It belongs to God, and we are to exercise our dominion over these things not as though entitled to exploit them, but as things borrowed or held in trust. We are to use them realizing that they are not ours intrinsically. Man’s dominion is under God’s dominion.” (Schaeffer 1982, vol. 5: 40)
3. Human health, life, and dignity are imperiled when the environment is degraded and despoiled. Harming the environment affects people’s health, life, and quality of life. Jesus has given us the “law of love” (love God, and love your neighbor as yourself—Matt 22:34-40; see also John 13:34-35) as the standard by which we are to act in everything. We have been given a commission to make disciples throughout the world (see Matt 28:18-20; John 17:17-18; 20:21). If Christians pollute and despoil the environment, we are demonstrating that we don’t love God, because we don’t value what he has created. If our actions harm people’s health, lives, or quality of life, we are demonstrating that we do not love our neighbor as ourselves.
4. Examples of not despoiling nature include:
 - a. *Many villages are absolutely filthy.*

(1) Huge piles of trash and garbage, plastic bags, and other waste are simply left lying around where people live. This is both very unsightly and demonstrates a total lack of regard for people's dignity and quality of life. Waste dumps are a breeding ground for malaria-carrying mosquitoes, flies, vermin, and other disease-carrying agents. Femi Adeleye describes the unbiblical attitude behind this situation: "I know a Christian guest house in one of our [African] countries, surrounded by so much refuse. I watched as people from within the guesthouse and others from the street threw more refuse on the growing mound of stench. The smell was so bad that it filtered through the windows into the rooms. I ventured to ask whose responsibility it was to clear the refuse. I was told 'the government is to do so but they have not come for a long time'. I looked around me and discovered there were many mounds of refuse in the streets, some very near doorsteps. It appeared most citizens were waiting for government to clear the refuse. . . . This attitude is fuelled by the tendency to draw too sharp a dichotomy between what is sacred and secular or between what we consider spiritual and earthly. We assume the clearing of refuse, maintenance of the environment and good stewardship of government resources are 'secular' commitments, so we don't both. We confine our lives and commitments to things we consider sacred or spiritual. . . . We need to return to a biblical perspective. In biblical perspective all of life is sacred." (Adeleye 1999: 127)

(2) The churches could perform a valuable mission by educating the people about the environment and by cleaning the villages of the abundant trash and garbage. If they did these things, the churches would be telling people: "Your health, lives, and the quality of your lives are valuable to us. You are too important to live in a dump. We care about you, and the quality of life of this village." The government of Rwanda by law has made a large difference in this respect. It requires the people to clean up their areas on a regular basis. As a result, Rwanda is far cleaner than the other countries of East Africa. Christians should not have to depend on the government to require by law that which we can and should be doing on our own.

b. *Not polluting the waters.* Throwing poisonous elements into water (e.g., polythene papers [*kaveras*], dead bodies, human or animal waste) harms both nature and our health.

c. *Not defacing things simply to deface them.* "If you must move the rock in order to build the foundation of a house, then by all means move it. But on a walk in the woods do not strip the moss from it for no reason, and then leave the moss to lie by the side and die. Even the moss has a right to live." (Schaeffer 1982, vol. 5: 43-44) We may cut down trees for use in building construction, or as firewood, but should not cut down the tree just for the sake of cutting it down (see **Deut 20:19-20**).

d. *Not over-fishing lakes.* The supply of fish must continue to be sufficient for future generations.

e. *Not mindlessly and needlessly turning up the volume of music, or turning speakers outward, so that public areas are blasted with noise from the radio.* This is done throughout Africa and India. It is a form of "noise pollution" which assaults people with mindless drivel. It is inconsiderate of others and is inconsistent with the natural beauty of both Africa and India.

D. We are to act thoughtfully and wisely in exercising our dominion over nature

1. We are to learn about what we are doing and the consequences of our actions so that we can act responsibly. "There are God-ordained principles or laws that can be known only by investigating God's created order. . . . [Francis] Bacon [1561-1626] also said that we ought to use the laws of nature in a 'holy' manner as we develop our sciences. By this, he meant that the created world must be approached with christian reverence and humility and that the works produced using the laws of nature ought to be motivated by christian charity. Knowledge gained, Bacon said, ought to be used to serve others by alleviating human suffering and increasing human well-being." (Peck and Strohmer 2000: 155) For example, God has created many plants that have healing properties and medicinal value. We can grow such plants in our gardens. When we use these traditional remedies we can prevent illnesses from occurring and can save lots of money by not having to buy modern, chemically-produced medicines. We need to take advantage of the resources our schools, government organizations, NGOs, private and charitable organizations, and libraries to increase our knowledge so that we will be able to act as thoughtfully and wisely as possible.

2. Acting thoughtfully and wisely requires choices that involve cost and time. It costs more money, at least at first, to treat the land well. Also, it usually takes longer to treat the land properly. As Francis Schaeffer notes, “These are the two factors that lead to the destruction of our environment: money and time—or to say it another way, greed and haste. The question is, or seems to be, are we going to have an immediate profit and an immediate saving of time, or are we going to do what we really should do as God’s children?” (Schaeffer 1982, vol. 5: 49) As an example of this, Schaeffer says: “Bulldozers have gone in to flatten everything and clear the trees before the houses are begun. The end result is ugliness. It would have cost another thousand dollars to bulldoze *around* the trees, so they are simply bulldozed down without question. And then we wonder, looking at the result, how people can live there. It is less human in its barrenness, and even economically it is poorer as the topsoil washes away. So when man breaks God’s truth, in reality he suffers.” (Ibid.: 44)

3. Acting thoughtfully and wisely requires us to use the mind of Christ and apply Christian values. We have “the mind of Christ” (**1 Cor 2:16**). The question is whether we will use it as we exercise our stewardship over nature. We need to apply the Christian values of the Bible in our actions toward nature which are a part of our dominion. Doing so requires that we constantly ask ourselves such things as: Why we are doing what we are doing? Is our subduing of nature taking place according to righteousness or unrighteousness? Is it being done to the glory of God or for greed or other reasons?

4. Examples of the wise exercise of our dominion over nature include:

a. *Giving rest to the land, rotating crops, properly irrigating, and otherwise conserving both the land and its productive capacity* (see **Lev 25:1-7**).

b. *Planting trees or bushes.* This can prevent erosion of the land, provide oxygen, shade, firewood, and beauty. Here is one example of the foolishness of the *failure* to do that: “[At a small village in Tanzania] a single tree grew, a mango of modest size but leafy with dense boughs. There was a circle of shade beneath it. Within that circle were thirty people, pressed against one another to keep in the shade, watched by a miserable goat tethered in the sunshine. What looked like a group game was obviously an afternoon routine of survival. As interesting to me as this packed-together mob of villagers around the lone tree trunk was the idea that no one in this hot exposed place had thought to plant more mango trees for the shade they offered. It was simple enough to plant a tree—this mango itself contained a thousand seeds—yet no one had planted one, or if anyone had, the tree had been cut down. The sight of these Africans in this tiny place in central Tanzania struggling to keep within a patch of shade stayed with me as a vivid instance of forward planning, or rather the lack of it.” (Theroux 2003: 248)

c. *Giving safety to animals.* This can involve: not burning bees when harvesting honey; not beating oxen when plowing; protecting in game parks animals that provide meat, milk, companionship, and uniqueness to our environment (e.g., gorillas in Rwanda). Doing this improves the quality of life and may result in economic improvement as people come to see unique plants and animals.

d. *Intelligently improving roads.* In some areas, villagers have been caked with dust for years as roads have been worked on. This adversely affects the health of the people and diminishes their quality of life. Putting by-passes for lorries around villages instead of having all vehicles go through the middle of village and making the roads tarmac in the villages would improve the quality of life and health. Making major highways three or four lanes instead of two lanes improves the efficiency of transportation and the economy.

E. We should bring substantial healing to nature

1. Christ proclaimed that the time was fulfilled, the kingdom of God is at hand and is present now (**Matt 21:31; Mark 1:14-15; Luke 17:20-21; see Col 1:13**). Although there will be a total consummation of the kingdom when Christ comes again, the kingdom exists now in substantial form. Even now we have been given: new life; eternal life; the mind of Christ; and the Holy Spirit. Thus, “Christians who believe the Bible are not simply called to say that ‘one day’ there will be healing, but that by God’s grace, upon the basis of the work of Christ, substantial healing can be a reality here and now. . . . When we carry these ideas over into the area of our relationship to nature, there is an exact parallel. On the basis of the fact that there is going to be total redemption in the future, not only of man but of all creation, the Christian who believes the Bible should be the man who—with God’s help and in the power of the Holy Spirit—is treating nature now in the direction of the way nature will be then. It will not now be perfect, but there should be something substantial or we have missed our calling.” (Schaeffer 1982, vol. 5: 39)

2. Examples of bringing healing to nature include:

- a. *Replacing topsoil where an area has been strip-mined.* “If the strip miners would take bulldozers and push back the topsoil, rip out the coal, then replace the topsoil, in ten years after the coal was removed there would be a green field, and in fifty years a forest. But as it has usually been practiced, man turns these areas into deserts and then cries out that the topsoil is gone, grass will not grow, and there is now way to grow trees for hundreds of years!” (Ibid.: 48)
- b. *Cleaning the trash that litters the land, fixing the potholes on roads, and otherwise improving the infrastructure.*

F. We should strive to increase natural beauty

1. Stewardship of nature includes striving for beauty. In his comment that “*even Solomon in all his glory did not clothe himself like one of these*” lilies (**Matt 6:28-29**), Jesus had regard for the aesthetic beauty of nature. Schaeffer comments about this: “When the church puts belief into practice, in relationship to man *and to nature*, there is substantial healing. One of the first fruits of that healing is a new sense of beauty. The aesthetic values are not to be despised. God has made man with a sense of beauty no animal has; no animal has ever produced a work of art. Man as made in the image of God has an aesthetic quality, and as soon as he begins to deal with nature as he should, beauty is preserved in nature. But also, economic and human value accrue, for the problems of ecology that we have now will diminish.” (Schaeffer 1982, vol. 5: 42)
2. Examples of increasing natural beauty include planting trees, bushes, hedges, and flowers around buildings, or even by roads, to preserve the beauty of the area. Plants increase the oxygen supply and, in the case of the roads, cut down on the dust, exhaust, and noise that accompany motorways. Planting flower and fruit trees such as mangoes along highways not only makes the roadsides look beautiful, but also provides school children and the public with fruits which are good for the body and shade.

STEWARDSHIP OF ONESELF AND OTHERS

I. Introduction

A. *The Christian life is a journey, not an event*

The Christian life is not merely a journey but a rigorous journey that requires daily discipline, especially the discipline of self-control. Our primary life-orientation should be God-focused and grace-based. Service to Christ should not take the place of devotion to Christ. We must constantly be on guard against sin—sinful attitudes, thoughts, words, and deeds. We must constantly be aware of the “tyranny of the urgent” (i.e., all the events of our life which demand our time and attention and end up turning our focus away from the things that are most important). Living our lives well is not a matter of “trying harder,” but of “trying wiser.”

B. *All Christians are stewards of their own bodies and souls*

Stewardship of oneself should address all six aspects of what constitutes a person (i.e., the spiritual, physical, social, cognitive, behavioral, and emotional). Doing this will eliminate many personal problems, will improve the nature and satisfaction of one’s life, and will increase the effectiveness of one’s ministry.

II. Stewardship of the Mind

A. *Everyone in every culture has a view of the world that determines how they live their lives.*

1. One’s worldview is largely inherited from family and culture.
2. One’s worldview answers the great questions of life, such as:
 - a. *Why does the world exist?* What is real? (ontology; metaphysics; matter and spirit)
 - b. *Is there a God?* What is he like? Is there life after death? (theology)
 - c. *How do I know what is true?* (epistemology; authority and truth)
 - d. *Who am I?* Why am I here? What is the purpose and goal of life? (significance)
 - e. *Why is there evil?* How can things be made right? (values and salvation)
 - f. *What is right and wrong?* How should I behave? (ethics)

B. *The Holy Bible is God’s special revelation to mankind.*

1. The writers of the Scripture testify that the Bible is God’s special revelation which they have spoken and written (see, e.g., **Exod 17:14; 20:1; 24:4, 7; 34:27; Neh 9:13-14; Jer 1:4, 9; Luke 3:2-4; 1 Cor 7:10; 11:23; 1 Thess 2:2-9; 2 Tim 3:16-17; 2 Pet 1:20-21; 3:14-16**).

2. Disbelief in the Bible amounts to disbelief in Christ; failure to properly understand the Bible amounts to failure to properly understand Christ.

- a. *Christ himself believed all of Scripture (John 10:35).* He believed in the OT historical events and characters as real and not fictional (**Matt 12:39-41; 19:4-5; 24:37; 24:37-39; Luke 10:12; John 3:14**). He believed in OT miracles (**Matt 12:39-40; Luke 4:25-27; John 6:49**). He taught that OT prophecies were genuinely from God (**Matt 24:15; Luke 24:25-27, 44-45; John 5:39**).
- b. *Jesus cited the Bible as authoritative (Matt 4:1-11; Luke 4:1-13; John 17:17).* He confirmed that the Bible was verbally inspired right down to individual words and tenses of the verbs (**Matt 5:17-19; 22:31-32, 43-45; Luke 16:17**). He affirmed that God spoke through men (**Matt 22:43; 24:15**); at the same time he distinguished the Bible from men's traditions (**Matt 15:6; John 5:46-47**).
- c. *He said that everything he himself spoke was the word of God (John 8:28-29; 12:44-50).* He said that the Bible must be fulfilled in himself (**Matt 5:17; 26:56; Luke 4:21; 22:37**).
- d. *He criticized men's failure to understand the Bible (Matt 22:29; Luke 24:25; John 3:10).*

C. Our worldview needs to be shaped and determined by Scripture.

1. God's Word is the foundation for true knowledge. From the very beginning, human beings were created to be dependent upon God, both for their existence and their knowledge.

- a. *Before the fall, Adam and Eve knew everything in relationship to God.*
 - (1) They fellowshiped with God face to face (**Gen 3:8-10**).
 - (2) They were able to learn simply by studying their surroundings, but all of their ability to learn was dependent on God.
 - (3) Adam and Eve were required to depend solely upon, and obey, God's special revelation (his Word)—i.e., the revelation regarding the forbidden tree and its consequences (**Gen 2:16-17**).

b. *Failure to rely upon God's Word, his special revelation, and to obey it, brought about the fall into sin.*

- (1) The fall of man resulted in spiritual death. After sin entered the world, human minds have been twisted and people began to interpret things for themselves instead of relying upon God and his Word.
- (2) People can learn a great deal by studying creation, but knowledge is only partial because it is not understood in relationship to God as the Creator. Much of what we learn from others is incorrect since they also are sinners.

c. *Saving faith is required in order to embrace the Bible as the Word of God and Jesus Christ as "the way, the truth and the life" (John 14:6).*

- (1) Spiritual reality and truth cannot be seen until God makes a soul alive (Eph 2:1-4). The grace of God in salvation (**Eph 2:8-10**) paves the way for us to have true knowledge and to develop a Biblical, God-centered understanding of the world.
- (2) Salvation restores us to where we learn to trust the Word of God above our own thoughts. However, this understanding and worldview is not automatic upon salvation—we must have our minds renewed by the Scriptures (**Rom 12:1-2**).

2. The Bible has been given to us as a means of transforming our lives. **Rom 12:1-2** states: ¹*Therefore I urge you, brethren, by the mercies of God, to present your bodies a living and holy sacrifice, acceptable to God, which is your spiritual service of worship.* ²*And do not be conformed to this world, but be transformed by the renewing of your mind, so that you may prove what the will of God is, that which is good and acceptable and perfect.*

- a. *The Bible reveals far more than just the path of salvation.* It contains an entire worldview, teaching us about reality, truth, thought, and action.
- b. **In Rom 12:1-2** Paul shows the connection between what we believe (our worldview) and how we live, when he urges believers both to "*present your bodies as a living sacrifice*" and to "*not be conformed to this world, but be transformed by the renewing of your mind.*"
- c. *Because "conformity to this world" finds its root in the mind, "renewal of the mind" means that we must learn to think in a way that is different from the way we thought as unbelievers.* As our minds are renewed by the Scriptures, we likewise are to bring all of our behavior under the lordship of Christ. We glorify God by living holy lives that once again reflect the character of God as his image-bearers (**1 Cor 10:31; Col 3:17; 1 Pet 1:15-16**).

D. *Specific characteristics of a renewed mind*

1. As the Bible uses the terms, “heart” (Greek, *kardia*) and “mind” (Greek, *nous*) are essentially equivalent.
 - a. *The “heart” is the “seat of physical, spiritual, and mental life,” the “center and sources of the whole inner life, with its thinking, feeling and volition” (Danker 2000: “kardia,” 508; see also Zodhiates 1992: “kardia,” 819-20). It is “the center of our being from which our life flows. It is what gives orientation to everything we do.” (Willard 1997: 206)*
 - b. *The “mind” is “the higher, mental part of a human being that initiates thoughts and plans” and can also refer to “the sum total of the whole mental and moral state of being” (Danker 2000: “nous,” 680; see also Zodhiates 1992: “nous,” 1017-18).*
 - c. Thus, the Bible can talk about a person acting just as he has “*purposed in his heart*” (**2 Cor 9:7**) and talk about how people “*became futile in their speculations, and their foolish heart was darkened*” (**Rom 1:21**).
2. As a result of salvation, we have been given a new heart, have been indwelt by the Holy Spirit, and “have the mind of Christ” (1 Cor 2:16).
3. Having the mind of Christ does not automatically mean that we think like Christ.
 - a. We must recognize that there is a fierce battle within us between the power of indwelling sin and our renewed heart and mind (**Rom 7:23-25; 8:7**; see also **Matt 16:23; Phil 3:17-19**).
 - b. We have the responsibility to actively begin a process of “*taking every thought captive to the obedience of Christ*” (**2 Cor 10:5**).
4. Taking every thought captive to the obedience of Christ involves setting our minds on, filling our minds with, and being devoted to godly things and God’s ways (Matt 16:23; Luke 16:15; Rom 8:5-8; Phil 4:8; Col 3:1-3; 1 Pet 4:1-2).
5. We can learn and become devoted to God’s ways by doing the following:
 - a. Studying the Word of God in order to know, understand, and be fully persuaded of the things of God (**Rom 14:5; 2 Cor 13:5-8; 2 Tim 2:15; 3:16-17; 1 Pet 1:13**).
 - b. Examining and testing the things that people say, according to the Word of God, in order to know if they are correct or not (**Acts 17:11; 1 Cor 14:29; 1 Thess 5:21; 1 John 4:1**).
 - c. *Living out our faith*—doing what the Word of God says in all areas of our lives (**John 14:21; 2 Cor 8:8-12; 9:7; Eph 4:17-32; Phil 4:9; Jas 1:22-25; 2:14-26; 1 Pet 3:1-3, 15**).
6. Through studying and applying the Word of God, as our minds become transformed, our lives take on a new character as we become “conformed to the image of His Son” (Rom 8:29). This new nature includes the following:
 - a. We begin to love God with all of our heart, soul, mind, and strength (**Matt 22:37-38; Mark 12:30; Luke 10:25-28**).
 - b. We do not worry about the things and circumstances of the world but trust in God’s sovereignty and rely upon him for our comfort and satisfaction (**Luke 12:29; Phil 4: 6-7, 10-13; 1 Tim 6:6; Heb 13:5**).
 - c. We seek unity with fellow believers (**1 Cor 1:10; 2 Cor 13:11; Rom 15:5-6; Phil 1:27; 2:2; Col 3:14; 1 Pet 3:18**).
 - d. We do not think of ourselves more highly than we ought to but love our neighbors as ourselves (**Matt 22:39; Mark 12:31; Luke 10:25-28; Rom 12:10; 13:8-10; 14:10; 1 Cor 12:31b-13:13; Gal 5:13-14; Eph 5:21; Phil 2:3-8; Col 3:12-13; 1 Tim 1:5; Jas 2:8**).
7. Other steps to help us in the process of transforming our minds into the likeness of Christ include:
 - a. *Redemptive reading.* We need to take charge of what enters our mind. Most successful people are readers. Are we reading the right books and seeking the right information? Not only the Bible, but good books provide us with important knowledge and inspiration to live successfully and well.
 - b. *Redemptive worship.* Our worship of God reflects our attitude toward and relationship with God. We need to become actively involved with a good church that loves the Lord and believes, preaches, and teaches his Word. Worship is an attitude of honoring and loving God in all of one’s life. Thus, it is not limited to Sunday mornings but should be a daily activity. We should ask God to search our heart daily for sin and for an attitude of discontent.
 - c. *Redemptive friendships.* We need to cultivate a small group of godly friends with whom we can be transparent and vulnerable. We need to nurture listening to what others have to say and hear God speaking to us through them. Godly friends can encourage one another, correct one another, comfort one another, help one another, show love for one another, teach one another,

model Christ for one another, and build one another up in the faith.

d. *Redemptive prayer.* Prayer should be an important and regular part of our lives (it was for Jesus). As communication goes, so goes the dynamic of a relationship. This is true both for our relationship with God and our relationships with other people. We need to examine those things in our lives that are hindrances to prayer (e.g., sin, doubt, selfishness, failure to demonstrate love to our spouse). We need to set aside the time to pray. Further, prayer is maintaining an open channel of communication with God. Consequently, we must not view prayer merely as talking to God but need to listen to what God says to us in prayer. Then we must act on what we learn in obedience to God.

e. *Redemptive meditation.* As we read God's Word we should be asking such questions as: What is he saying to me in this passage? What is he saying against me in this passage? How should I apply this passage in my life? Additionally, we need to be consistent students of ourselves. We regularly need to assess our lives, our priorities, our relationships, and then make the changes necessary to bring our lives into harmony with God's Word.

f. *Redemptive planning.* Most people have no plans to guide them. It has been truly said that "the person who fails to plan, plans to fail." All people have the same amount of time in each day. However, if we do not run the day, the day will run us. If we do not control our money, our money will control us. If we do not plan our time we will be at the mercy of other people and events. We need to learn to say "no" to some people and things that make demands on us. Major time, and major money, should not be spent on minor things. Planning and goal setting are important. Successful people (those successful in any field, including business, and those successful spiritually, relationally, and physically) have plans, then set goals, then consciously act on them and apply them. As we do this, we find that it is empowering. As we take greater charge of our lives we find that all aspects of our lives improve.

g. *Redemptive patience and suffering.* Only in the West do people have the false notion that life should be comfortable, pleasant, filled with happiness, and without suffering. Scripture makes no such promise and history uniformly testifies against that idea. We need to see God's hand in our suffering, learn from it, and become more Christ-like as a result of it. By doing this, we will be better able to relate, minister to, encourage, and comfort others who are suffering. All people hope and expect to see positive changes in their spouses, children, and those with whom they spend time. However, we must not allow our hopes and expectations to become demands for change. God is the one who will bring about change, in his time, not in ours.

h. *Redemptive forgiveness.* Christ has forgiven us a debt of sin and rebellion against him that we could not possibly have paid on our own. Thus, we need to be people of forgiveness and reconciliation. We need to be quick to apologize and make things right when we do wrong or offend people. By doing that, small hurts will not become big hurts, and we will maintain healthy social, personal, and emotional lives. If we do not become people of forgiveness, our minds and lives cannot be freed from the past, we will become bitter, and we can never grow into the kind of people Christ wants us to be.

i. *Redemptive rest and rejuvenation.* Rest, relaxation, and recreation are necessary for mental and physical health. When we are tired and physically run down our minds are not as sharp. Further, if we are spending all of our time on our jobs, our lives get unbalanced and our relationships with our family and friends suffer. Maintaining strong relationships with the people who are closest to us, and taking the time to "recharge our batteries" and reorient our priorities, are important if we are to have alert, well-functioning minds and lives.

E. *Because our new worldview is based on the Bible, we must rightly interpret the Bible*

The Bible interprets itself. The Bible is a unity which reveals the story of redemption through faith in Christ (see **Luke 24:27, 44-47; John 5:39**); nevertheless, God's revelation is *progressive*—it unfolds throughout the Bible. A number of important principles flow from these facts.

1. The only proper control for meaning in a text is the meaning of that text in its original context. To rightly understand the Bible—or any other important document or work of literature—the first question we must ask is "What did *the author* mean when he wrote this passage?" Further, since the books of the Bible were originally intended for specific people in particular circumstances, we must ask "What did the text mean for the original recipients?" Then we may ask, "How does this passage apply to me?" Perhaps more importantly, we should ask, "What does this passage say *against* me?"
2. Scripture will never contradict Scripture. The Bible is a coherent whole. Therefore, two passages

which appear to contradict each other will be found not to do so when they are closely analyzed. One passage may modify or qualify the other, but will not contradict it.

3. Both the stage of redemptive history and “the whole counsel of God” (Acts 20:27) must be taken into account in order to rightly understand any particular passage.

a. *The doctrine of “progressive revelation” tells us that the stage of redemptive history must be considered when considering any particular passage.* The Bible is a unity which tells one coherent story. However, the truths of the Bible are not revealed all at once but are progressively revealed. Thus, the OT is the preparation of the gospel; the Gospels are the manifestation of the gospel; Acts is the expansion of the gospel; the Epistles are the explanation of the gospel; and Revelation is the consummation of the gospel. The full meaning of any one passage or biblical doctrine may not be clear unless the whole Bible is taken into consideration.

b. *The NT interprets the OT.* It is said that “the New is in the Old concealed; the Old is in the New revealed.” OT laws, ceremonies, and other practices have been fulfilled and superseded in Christ (Matt 5:17; 2 Cor 3:12-16; Gal 3:23-4:7). Although they existed physically, OT Israel and its laws, ceremonies, and other practices, were “types,” “shadows,” or “examples” of NT realities (1 Cor 10:1-6; Col 2:16-17; Hebrews 8; 10:1). There is both continuity and discontinuity between the OT and the NT. The NT builds upon OT concepts, often in surprising ways. Therefore, “always read the Old Covenant Scriptures through the lens of the New Covenant Scriptures” (Lehrer 2006: 177).

4. Clear passages should interpret obscure or unclear passages.

a. *Some texts may be ambiguous, unclear or hard to understand, and require other texts to clarify.* In such cases we should:

(1) Look for clear passages on the same subject in the “broad context” of the rest of the book, testament, or Bible as a whole. Try to harmonize the unclear passage consistent with the clear passages. Clear passages may at least tell us what the obscure passage does *not* mean.

(2) Consider the “logical flow” and basic purpose of the “immediate context.” The context in which the unclear statement occurs may itself provide some limits as to what it may or may not mean.

b. *Some texts appear clear on their face but are not complete; other texts are necessary to fully understand the subject.*

5. Context is the most important factor for understanding and interpreting any passage of Scripture.

Context means “that which goes with the text.” There are, in fact, *two types of context* which affect any particular passage: the *literary context* and the *historical context*. The literary context may be studied from the Bible alone. The historical context requires the use of information outside of the Bible.

a. *Literary context*—i.e., “the words, sentences, paragraphs, or chapters that surround and relate to a text” (Doriani 1996: 31). The literary context shows us how a paragraph or some other unit fits into a larger portion of Scripture, and gives us great insight into meaning, even if we know nothing about the writer or his original audience.

b. *Historical context*—i.e., “the culture, customs, languages, beliefs, and history of the author and his original audience” (Doriani 1996: 31). The historical context gives us insight into how a portion of the Bible fits into its world. It provides us with background information that may explain the significance of words, phrases, customs, people, places, and events that the biblical author refers to.

c. *The “thought-units” in the Bible are paragraphs, not verses.* Verse numbers give the illusion that each verse “stands alone” in its meaning. That is not true.

(1) “The key to the meaning of any verse comes from the paragraph, not just from the individual words” (Koukl 2001: n.p.). The reason for this is that “the context frames the verse and gives it specific meaning. . . . This works because of a basic rule of all communication: Meaning always flows from the top down, from the larger units to the smaller units, not the other way around” (Ibid.).

(2) Therefore, words need to be understood in the context of the verses in which they appear; verses need to be interpreted in light of the paragraphs in which they occur; paragraphs need to be interpreted in light of the paragraphs that surround them; all of these things need to be understood in the light of the theme(s) of the chapters, sections, and book as a whole.

(3) This is so important that the “basic rule” is: “Never read a Bible verse. Instead, read

a paragraph, at least. Always check the context. Observe the flow of thought. Then focus on the verse. . . . It's the most important practical lesson I've ever learned . . . and the single most important thing I could ever teach you" (Ibid.).

6. Interpretation should be consistent with the literary devices and genre of the passage.

- a. A "genre" is a conventional pattern or distinctive literary type of book or work. It is recognizable by certain formal criteria (style, tone, patterns of using language, content, etc.). The Bible contains multiple literary genres (e.g., histories, poetry, proverbs, prophecy, narratives, epistles [letters], wisdom literature, genealogies, apocalyptic). Each genre has its own conventions. Thus, to interpret poetry as if it were law could lead to serious doctrinal error.
- b. *The biblical writers also frequently use figures of speech (e.g., metaphors, similes, approximations, idioms, symbolic language, hyperbole, irony).* Consequently, one has to be aware of the different forms and styles of the biblical writings and take a common-sense approach to reading and interpreting them.

7. Determine the author's purpose and the unifying theme of the book, section, and passage. Before you focus on an individual paragraph or verse, you need to understand how that paragraph fits into the purpose and theme of the book as a whole and the section of the book in which it appears. Remember: context reveals the meaning of the words and verses. Being able to clearly and accurately state the theme in your own words will help you to understand it. Inability to state the theme indicates that you do not understand it and means that you need to read, study, and reflect on the book, section, or passage more. *Outlining a book, chapter, or passage is a very helpful tool for understanding the flow of thought and meaning.*

8. Description versus prescription. *Description* is an example or statement that reports about someone, something, or an event that has happened. *Prescription* is a command (an "imperative") that tells us what we should do or how we should live. Biblical examples generally do *not* act as commands unless they are supported by a command. A common error is to turn descriptions into prescriptions, or to claim that a biblical example or practice necessarily should be the norm for the church today.

9. Correct exegesis and understanding of any biblical passage is based on three component parts—observation, interpretation, and application.

Observation, interpretation, and application will be considered as three distinct components of exegesis. Observation is *logically prior* to interpretation and application; however, in practice the three components overlap to a very large degree.

- a. *Observation answers the question "What does this passage say?"* Observation is the foundation you must lay if you want to accurately interpret and apply the Bible. *Accurate interpretation and application depend upon accurate observation.*
- b. *Interpretation answers the question "What does this passage mean?"* Much interpretation will be obvious and will flow naturally if one carefully *observes* what the text actually says in its *context*. You cannot explain what a text means until you first clearly understand what it says. As you explain a text, you must make sure that your explanation fits your observations.
- c. *Application answers the question "How does the meaning of this passage apply to me (and to others) today?"* Application "takes place as you are confronted with truth and decide to respond in obedience to that truth" (Arthur 1994: 11).¹

III. Stewardship of Time

A. *Time is life*

"Time is life. It is irreversible and irreplaceable. To waste your time is to waste your life, but to master your time is to master your life and make the most of it." (Lakein 1989: 11)

1. Everyone in the world has the exact same amount of time. Each person has "all the time there is"—24 hours per day; 168 hours per week; 8736 hours per year. The way we spend our time is the way we spend our life.

2. Time is fleeting. The Bible emphasizes how short our stay upon this earth is. Our days are compared to a vapor or breath (**Job 7:7; Ps 39:5, 11; 144:4; Jas 4:14**); to a handbreadth (**Ps 39:5**); to a passing shadow (**Job 8:9; 14:2; Ps 102:11; 109:23; 144:4**); to a flower or grass that quickly withers (**Job 14:2; Ps 90:5-6; 102:11; 103:15-16; Isa 40:6-8; Jas 1:10-11; 1 Pet 1:24**).

3. We are living in the "last days." Jesus is coming back to the earth. No one knows when he will return (**Matt 24:36, 42; 25:13**). However, we know that we are already in the "last days" (**Acts 2:15-17; 1**

¹ More detailed materials on Biblical Interpretation are available on ECLEA's website: www.eclea.net.

Cor 10:11; 1 Tim 4:1; Heb 1:2; Jas 5:3; 1 Pet 1:20; 1 John 2:18). These days will end when we don't expect it (**Matt 24:36-25:13**).

B. Where and how we will spend our eternity depends upon what we do with our life now

1. Although time on this earth is fleeting, we all will live forever, either on the new earth (heaven) or in hell. C. S. Lewis put it this way: "There are no *ordinary* people. You have never talked to a mere mortal. Nations, cultures, arts, civilizations—these are mortal, and their life is to ours like the life of a gnat. But it is immortals whom we joke with, work with, marry, snub, and exploit—immortal horrors or everlasting splendours." (Lewis 1980: 19)

2. We all face God's judgment of our lives when we die (**Matt 10:15; Heb 9:27; 1 John 4:17**).

a. Our salvation is based upon our relationship to Jesus Christ (**John 3:16, 36; 1 John 5:11-12**).

b. God will judge and reward us, whether for good or bad, according to what we did and didn't do while we were living on this earth (**Matt 16:27; Rom 2:5-10; 1 Cor 3:12-15; 2 Cor 5:10; Eph 6:8; Col 3:23-25; Rev 2:23; 20:11-15**).

3. Because time on this earth is short, because we will be judged according to what we do, and because what we do affects how we will spend our eternity, the Bible tells us to "redeem our time" now.

a. **Eph 5:15-16** tells us, "*Therefore be careful how you walk, not as unwise men but as wise, making the most of your time [lit. redeeming the time], because the days are evil.*" **Col 4:5** similarly states, "*Conduct yourselves with wisdom toward outsiders, making the most of the opportunity [lit. redeeming the time].*"

b. *The Greek word used in these verses is exagorazō which "generally means to buy up, to buy all that is anywhere to be bought, and not to allow the suitable moment to pass by unheeded but to make it one's own"* (Zodhiates 1993: 597). It is the same word used in **Gal 3:13** and **4:5**, referring to Christ's redeeming us from sin and death. It therefore indicates the great importance of using our time wisely (see also **Rom 13:11; 1 Cor 7:29; 2 Cor 6:2; 1 Tim 6:18-19; 1 Pet 1:17; 4:1-3, 7**).

C. Basic principles of time management

"Being successful does not make you manage your time well; managing your time well makes you successful."

"The issue is not 'How much time do I have left?' but 'What am I doing with the time that I have left?'"

1. Redeeming our time and using it wisely is largely related to our establishing and maintaining proper priorities for the use of our time. Wise managers of time know that the problem of how we can do what we should do in the time available to us "goes deeper than shortage of time; it is basically the problem of priorities" (Hummel 1967: 4). We should not spend major time on minor things.

a. *With respect to our basic priorities in life, we need to be asking ourselves such basic questions as:* (1) What one thing could I do that if I did it on a regular basis would make a tremendous positive difference in my personal life? (2) What one thing in my ministry, business, or professional life would bring similar results? (3) What one thing in my spiritual life would bring similar results? (4) What should I *start* doing in light of my past experiences, my current circumstances, and my future hopes and dreams? (5) What should I *stop* doing in light of my past experiences, my current circumstances, and my future hopes and dreams?

b. *With respect to any of our activities we need to be asking ourselves such questions as:* (1) Why am I doing this? What is the goal? (2) What will happen if I choose not to do this? (3) Is this the right thing to do? [Concentrate on doing the right things adequately] (4) What is the *wise thing for me to do* in light of my past experiences, my current circumstances, and my future hopes and dreams?

2. We must PLAN how we will use our time ("failing to plan is planning to fail").

a. *Begin with the end in mind.* "To begin with the end in mind means to start with a clear understanding of your destination. It means to know where you are going so that you better understand where you are now and so that the steps you take are always in the right direction. . . . Each part of your life—today's behavior, tomorrow's behavior, next week's behavior, next month's behavior—can be examined in the context of the whole, of what really matters most to you. By keeping that end clearly in mind, you can make certain that whatever you do on any particular day does not violate the criteria you have defined as supremely important, and that each day of your life contributes in a meaningful way to the vision you have of your life as a whole. . . . It's incredibly easy to get caught up in an activity trap, in the busy-ness of life, to

work harder at climbing the ladder of success only to discover it's leaning against the wrong wall. It is possible to be busy—very busy—without being very effective. . . . How different our lives are when we really know what is deeply important to us, and, keeping that picture in mind, we manage ourselves each day to be and to do what really matters most.” (Covey 1989: 98)

b. *Put first things first—organize and execute around priorities.* “The essence of effective time and life management is to organize and execute around balanced priorities. . . . I ask this question: if you were to fault yourself in one of three areas, which would it be: (1) the inability to *prioritize*; (2) the inability or desire to *organize* around those priorities; or (3) the lack of *discipline* to execute around them, to stay with your priorities and organization?”

Most people say their main fault is a lack of discipline. On deeper thought, I believe that is not the case. The basic problem is that their priorities have not become deeply planted in their hearts and minds.” (Covey 1989: 157-58)

c. *Planning must be done at least on a weekly (and larger) basis, as well as daily.*

(1) The best way to organize your life in order to keep first things first, and make sure that you are spending sufficient time putting into effect your priorities, is to have longer-range plans as well as short-range plans for your use of time. Knowing what you want to accomplish in a year, or month, or school term, or other larger unit of time helps keep us focused on the important things.

(2) A key to effective time management is organizing your life on a weekly basis. “You can still adapt and prioritize on a daily basis, but the fundamental thrust is organizing the week. Organizing on a weekly basis provides much greater balance and context than daily planning. There seems to be implicit cultural recognition of the week as a single, complete unit of time. Business, education, and many other facets of society operate within the framework of the week, designating certain days for focused investment and others for relaxation or inspiration. . . . Most people think in terms of weeks. . . . While [daily plans] may help you prioritize your activities, they basically only help you organize crises and busywork. *The key is not to prioritize what's on your schedule, but to schedule your priorities.* And this can best be done in the context of the week.” (Covey 1989: 161)

(3) Remember: You can always change your plan but only if you have one.

3. We must distinguish the IMPORTANT from the URGENT and maximize the time we spend with those things that are IMPORTANT.

a. *The great danger in managing time is letting urgent things crowd out the important things.* “We live in constant tension between the urgent and the important. The problem is that the important task rarely must be done today, or even this week. . . . But the urgent tasks call for instant action—endless demands pressure every hour and day. . . . The momentary appeal of these tasks seems irresistible and important, and they devour our energy. But in the light of time's perspective their deceptive prominence fades; with a sense of loss we recall the important tasks pushed aside. We realize we've become slaves to the tyranny of the urgent.” (Hummel 1967: 4-5).

b. *The following principles help to distinguish the urgent from the important:*

(1) Urgent appeals to our sense of time; important appeals to our sense of value or worth. “*Urgent* means it requires immediate attention. It's ‘Now!’ Urgent things act on us. A ringing phone is urgent. Most people can't stand the thought of just allowing the phone to ring. . . . Urgent matters are usually visible. They press on us; they insist on action. They're often popular with others. They're usually right in front of us. And often they are pleasant, easy, fun to do. But so often they are unimportant!

Importance, on the other hand, has to do with results. If something is important, it contributes to your mission, your values, your high priority goals.” (Covey 1989: 150-51)

(2) Acting versus reacting. “We *react* to urgent matters. Important matters that are not urgent require more initiative, more proactivity. We must *act* to seize opportunity, to make things happen. . . . If we don't have a clear idea of what is important, of the results we desire in our lives, we are easily diverted into responding to the urgent.” (Covey 1989: 151)

4. THE TIME MANAGEMENT MATRIX (Covey 1989: 151):

	URGENT	NOT URGENT
IMPORTANT	I Crises Pressing problems Deadline-driven projects	II Planning; Relationship building Execution of plans and goals Prevention of problems; Recognizing new opportunities Maintenance activities; recreation
NOT IMPORTANT	III Interruptions; some calls Some mail; some meetings Pressing matters Popular activities	IV Trivia; busy work; some mail Some calls; pleasant activities Time wasters

5. Understanding and implementing the Time Management Matrix.

a. *All people recognize that **Quadrant I** is most important and **Quadrant IV** is least important. However, most people erroneously concentrate on **Quadrant III** as their next priority after dealing with **Quadrant I**. That is wrong.*

b. *The key to effective time management is to maximize your time in **Quadrant II** activities. By doing that you will actually decrease the size of **Quadrant I** by preventing crises and problems from arising. Further, great stress comes from procrastination and waiting until the deadline to begin working on projects. By effectively managing time and completing projects before the deadline, you will eliminate much unnecessary stress from your life.*

c. *Stephen Covey, who developed the Time Management Matrix, describes it: “Quadrant I is both urgent and important. It deals with significant results that require immediate attention. We usually call the activities in Quadrant I ‘crises’ or ‘problems.’ We all have some Quadrant I activities in our lives. But Quadrant I consumes many people. They are crisis managers, problem-minded people, deadline-driven producers.*

As long as you focus on Quadrant I, it keeps getting bigger and bigger until it dominates you. . . . Some people are literally beaten up by problems all day every day. The only relief they have is in escaping to the not important, not urgent activities of Quadrant IV. So when you look at their total matrix, 90 percent of their time is in Quadrant I and most of the remaining 10 percent is in Quadrant IV, with only negligible attention paid to Quadrants II and III. That’s how people who manage their lives by crisis live.

There are other people who spend a great deal of time in ‘urgent, but not important’ Quadrant III, thinking they’re in Quadrant I. They spend most of their time reacting to things that are urgent, assuming they are also important. But the reality is that the urgency of these matters is often based on priorities and expectations of others. People who spend time almost exclusively in Quadrants III and IV basically lead irresponsible lives.

Effective people stay out of Quadrants III and IV because, urgent or not, they aren’t important. They also shrink Quadrant I down to size by spending more time in Quadrant II.

Quadrant II is the heart of effective personal management. It deals with things that are not urgent, but are important. It deals with things like building relationships, writing a personal mission statement, long-range planning, exercising, preventive maintenance, preparation—all those things we know we need to do, but seldom get around to doing, because they aren’t urgent.” (Covey 1989: 152-54)

d. *Remember the 80/20 Rule: About 20% of the things we do have approximately 80% of the value. Those are the important things. Therefore, we need to concentrate our time and energy on that 20%.*

D. Delegation of work and responsibility

1. No one in a position of leadership has either the time or the competence to do everything himself. Therefore, for any organization to run well—whether it is a church, a business, or a household—responsibility and projects have to be delegated to others.

2. Most employees or people in subordinate positions want to have responsibility delegated to them so that they can prove how good they are. Unfortunately, many leaders are poor delegators: they do not

give clear or reasonable assignments; they say they are delegating a particular task but then try to “micromanage” the project; or they do not provide the resources to enable the person to whom the job is delegated to properly do the job.

3. There are some basic principles of “stewardship delegation” which will result in effective delegation of work and responsibility to others. “Stewardship delegation is focused on results instead of methods. It gives people a choice of method and makes them responsible for results.” (Covey 1989: 173-74) To be effective, stewardship delegation requires clear, up-front, mutual understanding and agreement in four areas:

a. *Desired results.* “Create a clear, mutual understanding of what needs to be accomplished, focusing on *what*, not *how*; *results*, not *methods*” (Covey 1989: 174). Clarify your expectations. You need to give the person to whom you are delegating responsibility a *specific* assignment and indicate the *specific* date and time when it needs to be completed. Clarity is enhanced by putting the assignment in *writing*. Spend time, be patient, and answer all questions clearly. If you are delegating several tasks at one time, tell the person the relative importance of each task. Never assume anything when it comes to goal setting. Vagueness in delegation is one of the main sources of frustration.

b. *Guidelines.* Identify any limits or restrictions within which the person should operate. These should be as few as possible, because one goal of delegation is that you, the person delegating the project, do not have to keep “looking over the person’s shoulder” to make sure that he is doing the job. Also, be sure to point out potential areas where the person might have difficulty. Treat your people well. Remember: give the person the freedom to do the job in his own way—you are looking for a result, not telling the person the procedure he has to follow to achieve the objective. You may be surprised at the creativity of the person to whom you delegate.

c. *Resources.* You must give the person to whom you are delegating adequate resources to get the job done. This includes making sure that he has adequate time, money, technical support, and authority to do what he needs to do to successfully accomplish the desired result. Be sure to identify for him the human, financial, technical, and organizational resources he can draw on in order to accomplish the task. Failure to provide adequate resources to do the job is another main source of frustration in delegated projects.

d. *Accountability and consequences.* Set up standards of performance that will be used in evaluating the results and the specific times when reporting and evaluation will take place. Specify what will happen, both good and bad, as a result of the evaluation. There should be an *incentive for the person to whom you are delegating*. Tell the person up-front that you are going to let him know how he is doing, both good and bad. When people do something well, praise them immediately—tell them what they did right, and be specific; let them know you feel about what they have done and how important it is. When people do wrong, reprimand them immediately—tell them what they did wrong, and be specific; let them know you feel about what they have done and why it is important. However, do not leave a reprimand like that. Instead, after the reprimand, remind them how much you value them; let them know you are on their side, even though you do not think well of their performance in this situation. Then remember, when the reprimand is over, it’s over. (Blanchard and Johnson 1982: 44, 59)

E. Additional considerations concerning our stewardship of time

1. We need to avoid “time wasters.” A time waster is anything that distracts us from how we should be spending our time—something that upsets our priorities. Many people waste an hour or more per day because of such things as: having messy desks; not being able to find things; being unprepared for meetings; missing appointments; being tired and unable to concentrate. Often time wasters are good things that are fine in moderation but that we dwell on or take to extremes. Common time wasters include:

- a. Television
- b. Hobbies
- c. Talking on the telephone
- d. Newspapers and magazines
- e. “Surfing the internet”
- f. Worrying

2. Use day-planners or written lists to help plan your time.

a. *Clocks, watches, calendars, and day-planners all help us measure and control the use of our time.* This is important since we are stewards over our time, not slaves of it.

b. *Keep track of your time.* Most people do not know how they spend most of their time. They may be wildly inaccurate in their estimates of how much time they had spent in various areas or activities of their lives. One technique is to keep track of how much time you spend in each

activity, by making a written note every 30 minutes or so. List each item, including talking on the phone, daydreaming, looking for things, studying, praying, talking, etc. Do that every day for a week. You may be surprised at how much time you are spending in unimportant matters. The only way to be able to make the changes necessary in order to spend more time doing the things that are important (Quadrant II), is to know how you are spending your time now.

Keeping a written log of your time is not hard to do. It is simply a habit that you can develop. Lawyers and other professional people who charge by the hour do this on a regular basis.

3. You must learn how to say “no” to people’s demands on your time. Pastors especially are expected to say “yes” to every demand on their time. Unfortunately, this means that pastors—who have many important responsibilities—can no longer establish proper priorities. They are no longer in control of their own time but are slaves to everyone else’s priorities. Many of these demands are unreasonable. Often most of the pastor’s time is taken up by unimportant matters. Further, many pastors are expected to provide food and a place to stay for everyone who drops in on them—even though the pastor may not have enough food, or an extra bed, and the church provides no hospitality money to pay for such guests. The result is that by giving in to every demand made on him, the pastor is not, in fact, doing his own job well. He is frustrated, and the people are not being served as they should be.

a. *Pastors, the church leaders, and the congregation, need to discuss this important issue.* There have to be clear and reasonable expectations on the pastor’s time. Other people in the congregation can and should provide hospitality, in addition to the pastor. If the church demands that the pastor must provide food and shelter, the church has an obligation to provide the resources necessary to do so. If the church becomes aware of the problem, the church may itself develop ministries to meet the needs and thereby lighten the load on the pastor.

b. *The issue of responding to other people’s demands on your time is ultimately a matter of priorities for which you are ultimately responsible.* Covey points out, “I don’t mean to imply that you shouldn’t be involved in significant service projects. Those things are important. But you have to decide what your highest priorities are and have the courage—pleasantly, smilingly, nonapologetically—to say ‘no’ to other things. And the way you do that is by having a bigger ‘yes’ burning inside. The enemy of the ‘best’ is often the ‘good.’”

Keep in mind that you are always saying ‘no’ to something. If it isn’t to the apparent, urgent things in your life, it is probably to the fundamental, highly important things. Even when the urgent is good, the good can keep you from your best, keep you from your unique contribution, if you let it.” (Covey 1989: 156-57)

4. Scheduling time, appointments, and dealing with interruptions.

a. *You should schedule your time and appointments to the extent that you can.* Everyone has certain times of the day when they are most mentally alive and productive. On the other hand, everyone has times when they typically are least productive. You should use your most productive time to concentrate on your most important activities (Quadrants I and II). Schedule less important appointments, meetings, etc., for your less productive time. Meetings themselves should have a specific agenda. Many meetings drag on and waste time because the agenda has not been set and the purpose of the meeting is not focused.

b. *As a pastor, you need uninterrupted study and prayer time.* One of the pastor’s most important responsibilities is teaching and preaching the Word of God (see, e.g., **1 Tim 4:11, 13, 16; 5:17; 6:2**). In order to do this well, you MUST have sufficient time during the week to spend reading and studying the Bible, praying, and preparing your sermon. Therefore, you need to have a lengthy block, or blocks, of time each week devoted to prayer and Bible study. Your people need to know that. They need to know that they should not interrupt you, except for emergencies. You should do your best to schedule all appointments. If someone comes to you with a non-emergency during your study time, you have to be able to—politely but not apologetically—schedule some other time to talk with the person. Your ministry will improve if you do this, and your people will be better served. Once they understand this, they will appreciate it and will not be offended when you choose not to meet with them at certain times.

c. *Dealing with interruptions.* Interruptions are inevitable. People like to stop by and talk to you. Maintaining hospitable relations with people is important. However, sometimes you are interrupted when you are in the middle of doing something important. If that is the case, you can say something like this: “I’m in the middle of something important right now. Can you come back in an hour (or this afternoon; or can we schedule a time later this week when we can get together without interruption)?” Or, consider saying something like: “I’m in the middle of

something important right now. But I can give you 5 minutes.” At the end of 5 minutes you can then tell the person, “As I said, I only had 5 minutes now, so we’ll have to continue this later when we can talk without interruption.” Then you can schedule another appointment and show the person to the door. On the other hand, by saying you only have 5 minutes gives you the option of extending the time if you choose to do so. If you are being interrupted in the middle of something important, however, it should be up to you—not the person doing the interrupting—whether you will talk with the person and, if so, for how long.

5. “To do” lists and procrastination.

a. *To do lists should be listed in order of priority.* Break things down into small, doable steps. Try to do the ugliest or most disagreeable part of the job first. Taking care of the worst part first will free you from a lot of stress that otherwise would be hanging over your head and will make the entire project seem to go more smoothly.

b. *Procrastination.* Everyone procrastinates about some things. Nevertheless, it has been truly said that “procrastination is the thief of time.” Procrastination increases our stress level when we put off doing important things until the last minute. Therefore, we need to identify *why* we are not enthusiastic about doing a particular job. It may be that once we identify the reason for our procrastination, the blockage to doing the task will go away. On the other hand, identifying the source of our problem may show us the need to seek someone else’s help or may even lead us to delegate the task to someone else (but if we do this, we must be sure to follow the principles for good stewardship delegation).

6. Smaller increments of time regularly devoted to a project are often more productive than large blocks of activity that occur only sporadically. Developing and maintaining good interpersonal relationships, physical exercise, learning a foreign language, learning to play a musical instrument, or learning any new thing all require devoting some time regularly (ideally, every day) to the task. Doing this will be far more productive than irregularly or occasionally devoting a large amount of time to the task. The large block of irregular time does not compensate for frequent and regular activity. The principle of regularity applies to most areas of life. That is why we have to get control of our time, rather than having our time subject to the “tyranny of the urgent” and to other people’s agendas.

7. Remember that all of our time is important. We often don’t realize *at the time* the importance of what we are doing (or should be doing). We often don’t realize until later (after it may be too late to change things or do what we should have done) the importance of the time we had or the opportunity that we failed to take advantage of. Remember that even a cup of cold water given to someone may be important, and is not forgotten by our heavenly father (**Matt 10:42**). Thus, time is precious. It can never be recovered once it is gone. It is a great stewardship responsibility.

IV. Stewardship of the Body

A. *Our bodies are important and wonderful gifts from God*

1. We are created by God.

a. The first thing that Scripture tells us about ourselves is that we are *creatures*, created by God (**Gen 1:26-27; 2:7, 18-22**).

b. Scripture also tells us that God did not simply make the first two human beings (Adam and Eve), and then leave us on our own. Rather, God makes *every single person* (**Exod 4:11; Job 10:8; 31:15; Ps 100:3; 119:73; 139:13-16; Isa 44:24; Jer 1:4-5; 27:5**).

2. God has specifically formed and made our bodies.

a. *Ps 139:13-16* tells us that God is intimately involved with the creation of our bodies:

¹³*For You formed my inward parts; You wove me in my mother’s womb.*

¹⁴*I will give thanks to You, for I am fearfully and wonderfully made; Wonderful are Your works, And my soul knows it very well.*

¹⁵*My frame was not hidden from You, When I was made in secret, And skillfully wrought in the depths of the earth;*

¹⁶*Your eyes have seen my unformed substance; And in Your book were all written The days that were ordained for me, When as yet there was not one of them.*

b. *God’s sovereign hand is present in all aspects of our lives and bodies:*

(1) He causes or prevents conception and birth (**Gen 20:17-18; 30:2; Exod 23:26; Ruth 4:13; 1 Sam 5-6, 19-20; Isa 66:9**).

(2) He is in charge of birth defects, that his own works should be declared (**Exod 4:11;**

Prov 20:12; Mic 4:6; John 9:1-3).

(3) He is in charge of the beginning and end of bodily life (**Deut 32:39; 1 Sam 2:6; Job 12:9-10; 14:5; Ps 139:16-18; Eccl 8:8; Dan 5:23; Luke 12:16-20; Acts 17:24-26).**

3. Because God created us, he also owns us.

a. God owns the world and everything in it (**Job 12:7-10; Ps 24:1; 50:10-12; 104:1-30; Isa 66:1-2a; Matt 5:34-35; Acts 7:49-50).**

b. Because God made human beings, we are his from birth through death (**Deut 10:14; Ps 24:1; 50:10-12; 95:6-7; 100:3; Isa 17:7; 29:19; 44:24; 45:9; 64:8; Jer 18:1-10; Ezek 24:15-18; Rom 9:20).**

c. God specifically owns all Christians (**Rom 14:7-8; 1 Cor 6:19-20; 7:23; 1 Pet 1:17-19; 2 Pet 2:1).**

B. Our bodies are unique in that we are created in the image of God, and our bodies are the temple of the Holy Spirit

1. We have been created in the image of God (IOG).

a. In **Gen 1:26-27** God said, “‘Let us make man in our image, according to our likeness; and let them rule over the fish of the sea and over the birds of the sky and over the cattle and over all the earth, and over every creeping thing that creeps on the earth.’ And God created man in his own image, in the image of God he created him; male and female he created them.”

b. *The perfect human image and representation of God is Jesus Christ.* Scripture specifically calls Christ “the image of God” (**2 Cor 4:4; Col 1:15**) and “the exact representation of His nature” (**Heb 1:3**; see also **John 14:8-9; 2 Cor 4:6**). In Christ we see the “image of God” (IOG) in all of its perfection. Consequently, “There is no better way of seeing the image of God than to look at Jesus Christ. What we see and hear in Christ is what God intended for man.” (Hoekema 1986: 22)

c. *The importance of the body is indicated by the Incarnation and the Resurrection.*

(1) The fact that God himself took on a body in the person of Jesus Christ indicates the importance of the body. In fact, in God’s plan of salvation he could not bear our sins except by taking them onto himself bodily on the cross.

(2) The fact of the resurrection and the ascension further indicates the importance of the body in God’s eternal plan. Christ emphasized that after the resurrection he was not merely a ghost but had a real body (**Luke 24:36-43; John 20:26-29**).

(3) Likewise, we shall have real bodies in the resurrection (Rom 8:11; 1 Cor 15:20-54). We shall not live forever as disembodied spirits in heaven but shall have new, glorified bodies and shall live in the new heavens and the new earth (**Rev 21:1-22:5**).

2. Our bodies are the temple of the Holy Spirit.

a. Our bodies are the temple of the Holy Spirit (**1 Cor 6:19-20**; see also **John 14:16-17; 1 Cor 3:16-17; 2 Cor 6:16**).

b. Jesus also referred to his body as the temple of God (**John 2:19-21**).

c. *The importance of the fact that our bodies are the temple of the Holy Spirit is seen, by analogy, in the care and expense that was taken in the construction of the temple in the Old Testament (see 1 Chron 29:1-9).* OT Israel understood the importance of taking care to make the earthly temple great because God dwelt there. We should, too.

C. There is an intimate connection between our physical condition and our mental, emotional, and spiritual condition

1. We are not merely immaterial minds or souls that are only housed in physical bodies “by chance.” Instead, each person consists of a material, physical part (body) and an immaterial, non-physical part (soul) which are unified as one person, an “entire self.” As Francis Schaeffer said: “[God] has made my body as well as my soul. He has made me as I am, with the hungers of my spirit and my body. And he has made all things, just as He has made me. He has made the stone, the star, the farthest reaches of the cosmos. He has done all this!

To think of any of these things as intrinsically low is really an insult to the God who made it. Why do Christians lose their way when it seems so clear and definite? Why should I say my body is lower than my soul when God made both my body and my soul?” (Schaeffer 1982, vol. 5: 35)

2. People are both multidimensional and holistic.

a. *To be “multidimensional” means that every person consists of a number of different aspects*

or facets. Those aspects of each person's being include the physical, cognitive, emotional, social, behavioral, and spiritual.

b. To be "holistic" means that the person cannot merely be divided up into his different aspects (he is not "10% one facet" and "20% some other facet"); rather, all aspects of the person are blended together to create one whole person.

c. Since we all have bodies and operate under the laws of nature, our physical condition affects everything about us. To be "holistic" also means that the state of our bodies affects all other aspects of our lives. If our bodies are ill or run down, we cannot function well spiritually, socially, cognitively, behaviorally, or emotionally.

(1) For example, depression is often thought of simply as an emotional state or condition. In fact, it may be caused by a chemical imbalance in the brain, or may be a side effect of medication. Likewise, hallucinations or strange beliefs may not be caused by "mental illness" but may be the result of a reaction to medication or a brain tumor.

(2) A person's diet and the amount of sleep and exercise he gets are all important factors which may either contribute to problems in other areas of his life or may, when properly regulated, lead to an improved mental or emotional state. Physical tiredness may weaken us mentally and make us more susceptible to giving in to spiritual and moral temptation.

d. Many biblical passages demonstrate the close relationship between our physical condition and our spiritual condition (see **Matt 5:29-30; 6:22-23; Rom 6:12-13; 8:1-14; 1 Cor 9:27; 2 Cor 5:10; Eph 5:28-30; Heb 10:22**).

(1) We are to present our bodies a living and holy sacrifice to God (Rom 12:1; see Phil 1:19-20). Consequently, we owe an obligation to present to him clean, pure, and healthy bodies, just as the OT sacrifices were to be clean, pure, and healthy (see **Lev 1:2-3, 10; 3:1, 6; 4:2-4, 22-23, 27-28, 32; 5:17-18; 6:6-7; 22:18-25; Deut 17:1; Mal 1:12-14**).

(2) Our bodies may bear the marks of Christ (see **2 Cor 4:7-10; Gal 6:17**).

(3) Our bodies may also be defiled, dishonored, and degraded by sin (see **Rom 1:21-27; 1 Cor 6:12-18**).

(4) Because of the connection between our physical and spiritual condition, we should take care of our body in order to improve our ministry. Preachers should avoid straining their voices so that they may preach well. If we do not take proper care of our body we decrease our life expectancy which lessens the length of our ministry. If our body is weak, out of condition, tired, poisoned by bad food and drink, sick because we have not taken proper care of it, then our minds will not be sharp as we study the Word of God, and we cannot serve the Lord with vigor.

D. We are accountable to God for our stewardship of the bodies he has given us

1. Jesus had respect for the physical condition of people. He provided good food for the hungry. He healed the sick and restored to wholeness those suffering from physical disability or loss. He slept when he was tired, and his lifestyle made sure that he got plenty of exercise.

2. Because God created us, owns us, gave us our bodies, because our bodies are important and are connected to the rest of our nature, including our spiritual state, we have a stewardship obligation to God with respect to our bodies. As with any other stewardship, we shall have to render an account to God of how we discharged our stewardship of our bodies.

3. Stewardship of the body includes helping others.

a. **1 Cor 12:12-27** compares the church (the body of Christ) to a human body. Just as our physical bodies all work together, and just as we take care of all parts of our own bodies when they get sick or injured or tired, so we should help other people, especially if they have physical weaknesses or infirmities.

b. *Husbands especially should help their wives with physical labor, because Eph 5:28 says that "husbands ought to love their own wives as their own bodies."* In many cultures, wives are expected to do much of the physical labor for the family (e.g., gathering firewood, getting water, cleaning, cooking, as well as bearing and caring for multiple children). This is very tiring and hard on a woman's body. If husbands truly "love their own wives as their own bodies," they should not make their wives do all the hard, physical labor. Instead, they should do some of the work themselves. It will help preserve the woman's body, will get the work done sooner,

and will create the opportunity for husbands and wives to spend some non-working time together and grow closer in their relationship.

4. Stewardship of the body includes the following basic health practices:

- a. We should eat a healthful, balanced diet (see **Eph 5:29**), not a lot of sugar, salt, soda, and “junk food,” and maintain proper body weight.
- b. We should get sufficient sleep and exercise regularly (see **1 Tim 4:8**).
- c. We should have a physical check-up by a doctor on a regular basis.
- d. We should eliminate those habits (e.g., smoking, excessive consumption of alcohol and sugar, driving without wearing a shoulder harness or seatbelt) that are known risks.
- e. We should cough or sneeze into our upper arm or sleeve rather than into our hands or into the air (coughing or sneezing into one’s hands is actually a prime way to spread germs because the germs are transferred from our hands to everything and everyone we touch).
- f. We should keep ourselves out of reach of bedbugs, lice, cockroaches, and fleas.
- g. *Using mosquito nets and screens on windows when available.* Many governments, NGOs, and other ministries make mosquito nets available for free or for very low cost. Millions of people get malaria in Africa every year and hundreds of thousands of people die. The use of nets is an inexpensive way to guard against this terrible disease. By helping to prevent malaria, the use of mosquito nets also will save a lot of money that otherwise would be spent on doctors and medicine.
- h. *Digging pit latrines (and covering the holes when not in use) and similar steps of sanitation and health.* Failure to dig pit latrines contributes to the spread of cholera and other diseases, especially in the rainy season when water sources are contaminated (*Daily Monitor*, June 26, 2008: 12). Covering the holes of pit latrines prevents the eggs of flies and other creatures from hatching (since they need light to hatch, and covering the holes prevents the light from entering the holes).
- i. *Avoid wearing damp clothes, especially damp socks.* Doing this will help prevent fungal diseases.
- j. *Cover food.* When you are storing food or waiting to serve it, keep it covered. Doing this will prevent flies or other insects from contaminating it.
- k. *Maintain a good eating schedule.* It is better to eat smaller amounts of food regularly than eating large amounts infrequently (especially just before going to bed). Also, fasting from time to time helps to remove toxins from the body.

5. Stewardship of the body also includes the following basic cleanliness practices:

- a. We should keep our houses and homes neat and clean.
- b. We should properly dispose of waste products like dung, urine, saliva, etc.
- c. We should keep bedding clean.
- d. *We should regularly wash ourselves (e.g., bathe, brush teeth, hair, hands and nails [especially in Africa and India where most people use fingers rather than spoons to take food into their mouths]).* In fact, the sponsors of “Global Handwashing Day” point out: “Handwashing with soap is the most effective and inexpensive way to prevent diarrheal and acute respiratory infections, which take the lives of millions of children in developing countries every year. Together, they are responsible for the majority of all child deaths. . . . The challenge is to transform handwashing with soap from an abstract good idea into an automatic behavior performed in homes, schools, and communities worldwide. Turning handwashing with soap before eating and after using the toilet into an ingrained habit could save more lives than any single vaccine or medical intervention, cutting deaths from diarrhea by almost half and deaths from acute respiratory infections by one-quarter.” (Global 2008: n.p.)

6. Stewardship of the body also includes sexual purity.

- a. *According to the Bible, sexual relations are only to take place within the context of a permanent (i.e., life-long), monogamous, marital relationship (see **Gen 2:24; Matt 19:4-6; 1 Cor 7:1-2, 8-14, 36; 1 Tim 3:2; 5:9, 11, 14; Titus 1:6; Heb 13:4**). The Bible’s sexual ethic is “sexual fidelity within marriage; sexual abstinence outside of marriage.” The Bible condemns all forms of sexual immorality (**1 Cor 6:18; 2 Cor 12:21; Gal 5:19; Eph 5:3; Col 3:5; 1 Thess 4:3-5; Heb 13:4**). This includes: sex by unmarried people (fornication) (**Deut 22:13-21; 1 Cor 7:2, 8-9; 1 Thess 4:3**); sex by married people with persons other than their spouse (adultery) (**Exod 20:14; Lev 18:20; 20:10; 1 Cor 6:9-10; Jas 2:11**); prostitution (**Lev 19:29; Deut 23:17-18**); homosexuality (**Lev 18:22; 20:13; Rom 1:26-27; 1 Cor 6:9-10**; incest (**Lev 18:6-17; Deut***

27:20, 22-23; 1 Cor 5:1); rape (**Deut 22:23-27**); and bestiality (**Exod 22:19; Lev 18:23; 20:15-16; Deut 27:21**).

b. *In 1 Cor 6:15-18 Paul warns: ¹⁵Do you not know that your bodies are members of Christ? Shall I then take away the members of Christ and make them members of a prostitute? May it never be! ¹⁶Or do you not know that the one who joins himself to a prostitute is one body with her? For He says, “THE TWO SHALL BECOME ONE FLESH.” ¹⁷But the one who joins himself to the Lord is one spirit with Him. ¹⁸Flee immorality. Every other sin that a man commits is outside the body, but the immoral man sins against his own body.*

c. *In this passage, Paul is showing us that we are integrated human beings. We cannot do something with our bodies that does not affect our spirits. This is true for all people, but is especially acute for Christians. The reason is that we have been joined with Christ, both spiritually and physically. We are his body—**1 Cor 12:12-27**, and our bodies are the temple of the Holy Spirit—**1 Cor 6:19-20** (see also **John 14:16-17; 1 Cor 3:16-17; 2 Cor 6:16**). Consequently, when we engage in sexual immorality, it is as if we were making Christ engage in immoral acts. Indeed, the Bible equates sexual immorality with forsaking God to pursue other gods and ungodly practices (see **Jer 3:6-10; Ezek 16:15-22; Hos 2:2; 4:12; Jas 4:4; Rev 2:18-22; 14:8; 17:1-5; 18:1-3; 19:1-2**). Thus, sexual sin has spiritual consequences. On the other hand, sexual fidelity keeps an open channel of fellowship with God which is not blocked or quenched by sin (see **Isa 59:2; Mal 2:13-16; 1 Thess 5:19**).*

d. *Maintaining sexual purity is the most important thing people can do to prevent contracting and spreading sexually transmitted diseases (STDs), including HIV/AIDS (see **Prov 3:1-8; 5:1-11; 7:1-27; 1 Cor 7:34**). STDs and HIV/AIDS are very widespread throughout the world. As they are spread, new strains of STDs arise which are resistant to existing medications. STDs and HIV/AIDS can cause great pain, medical expense, infertility, disability, and death. Thus, practicing the biblical sexual ethic of no sexual relations before or outside of marriage also has profound physical consequences. Remaining sexually faithful in marriage, and abstaining from sexual relations outside of marriage is a *fundamental* way in which we practice good stewardship of our bodies.*

7. In doing the above things we will not only help to insure that our own lives are healthful, but we will avoid infecting or contaminating those around us. Thus, doing these things is a very basic way of “loving your neighbor as yourself” (**Matt 22:39-40**).

V. Stewardship of Our Relationships

A. *Performance-based versus grace-based relationships*

1. Because Christ has changed us, our character, attitudes, and actions should become more and more Christ-like. Christians are “*new creatures*” in Christ (**2 Cor 5:17**). We are no longer to be “*conformed to this world, but be transformed by the renewing of your mind*” (**Rom 12:2**). We are now being led by the Spirit, not by the flesh, and therefore are no longer to live according to the flesh (**Rom 8:12-14**). As a result, we are to put off the old life and put on the new (**Eph 4:17-24; Col 3:10**). This new life affects how we are to think (**Rom 12:16; 1 Cor 2:16; Phil 4:8; Col 3:1-2**), speak (**Eph 4:15; Phil 2:14; Col 4:6; Jas 3:1-12; Jude 16**), and act (**Rom 12:9; 13:12-13; 1 Cor 6:9-20; 2 Cor 4:2; Gal 5:16-23; 6:9-10; Eph 1:4; 2:10; 4:1, 25-31; 5:3-5, 18-21; Phil 1:27; Col 1:10; 3:5-9; 4:5; 1 Thess 2:12; 4:3-7; 4:12; 5:22; 2 Thess 3:13; 1 Tim 3:1-13; 6:11; 2 Tim 2:20-25; Titus 3:1-11; Jas 1:22; 2:14-26; 4:1-17; 5:9; 3 John 11**).

2. The world’s plan for relationships is “performance-based.” Acceptance is based on *performance* (“you do your part, then I’ll do mine”); giving is based on *merit* that is *earned*; affection is given only when one feels that it is *deserved*, or in order to get something from the other person; motivation is based on how one *feels*. The world’s plan is destined to self-destruct, because of:

- my inability to meet unreal expectations;
- the impossibility of knowing whether the other person has done his/her share;
- my tendency to focus on weaknesses of the other person;
- my disappointment in the other person which paralyzes my performance.

The result, as indicated in **1 Pet 3:9a**, is an “evil-for-evil” and “insult-for-insult” relationship, which focuses on “my rights” and “my feelings.” Such relationships are destined ultimately to fail because they are rooted in unforgiving and hardened hearts in which acceptance and affection are based on performance and have to be earned and where the focus is on oneself. The parties to such relationships

always feel it is necessary to “get even” when a perceived slight occurs.

3. Christ’s plan for relationships is “grace-based.” It is based on the nature of God himself, is rooted in creation, and reflects the relationship of Christ and his church. Relationships are therefore based on subordinating oneself to the needs and best interest of the other person, and of the relationship as a whole. Motivation for acting this way comes primarily out of love for and gratitude to Christ. In such relationships, love, acceptance, and affection are *freely given*, not earned, because Christ has first loved us and the other person is worthy of such love, acceptance, and affection merely because he or she is a child of God and bears the image of God. When the other person does not meet our expectations, we can *freely forgive* because we were forgiven by Christ and reconciled to God while we were his enemies (**Rom 5:8-10**). The result, as indicated in **1 Pet 3:9b; Rom 12:17, 19, 21; 1 Thess 5:15**, is a “blessing-for-insult” relationship which has its focus on God and his Word, draws upon his strength, and responds with grace and forgiveness when wronged. Such relationships are characterized by harmony, sympathy, a sense of unity (brotherliness), kind-heartedness, and humility in spirit (**1 Pet 3:8**). The parties to such relationships are devoted to each other and put the well-being of the other first (**Matt 5:40-46; John 13:13-15; Rom 12:10; 14:13, 15; 15:21; 1 Cor 8:13; 10:24; Phil 2:3-9; 1 Thess 5:12-13; Jas 2:1-4; 1 Pet 2:17; 1 John 3:16**). They seek peace and unity (**Matt 5:9, 23-25; Rom 12:18; 1 Cor 1:10; 4:12-13; 10:32-33; 12:14-26; Eph 4:3; Phil 2:1-3**). Consequently, such people demonstrate humility, gentleness, and tolerance (**Matt 5:5; Eph 4:1-2; Phil 4:5; 1 Thess 2:7**). They do not envy each other (**Gal 5:26**) but comfort one another and are kind and forgiving to each other (**Matt 5:7; Rom 12:20; 2 Cor 1:3-5; Eph 4:32; Col 3:10, 13**). Further, unlike relationships based on worldly principles, people who put Christ first do not remove themselves from people of other ethnic groups or tribes (**Gal 2:11-14; 3:28; Col 3:11**) and generously give to help the poor (**Matt 5:42; 2 Cor 8:1-15; 9:6-11; Gal 2:10; Jas 1:27; 2:5-6**). These new ways of interacting with people naturally occur when we realize that in Christ, we are no longer disconnected individuals but are all part of a new family (**Rom 8:14-17; Gal 3:26; 4:6-7; Eph 1:5; 1 Tim 3:15; 5:1-2**) who are intimately connected “*members of one another*” (**Rom 12:5; Eph 4:25**). Such relationships are destined to succeed because they flow out of the character and commands of God himself.

B. We are called to demonstrate love in all of our relationships.

The heart of all Christ-based relationships is LOVE. The reason why this is true is because love is from God because God is love (**1 John 4:7-8, 16**) and we are to be like Him (**Rom 8:29; 1 Cor 15:49; 2 Cor 3:18**). In fact, “*We love, because He first loved us*” (**1 John 4:19**; see also **Eph 5:2**). “If anyone ever asks, ‘How does the fact that God loves you result in your loving others?’ the answer is: The new birth creates that connection. The new birth is the act of the Holy Spirit connecting our dead, selfish hearts with God’s living, loving heart so that his life becomes our life and his love becomes our love.” (Piper 2009: 157) Thus, love is the primary test or sign for whether someone truly has been born again or not. How central love is to Christian relationships (and to Christianity itself) is seen in the following ways:

1. So central is love that Jesus said that the two commandments, “*You shall love the Lord your God with all your heart, and with all your soul, and with all your mind,*” and “*You shall love your neighbor as yourself,*” are the foundation for the entire Bible (**Matt 22:36-40; Mark 12:28-34; Luke 10:25-28**).
2. So central is love that “*the one who does not love does not know God*” (**1 John 4:8**), and “*If someone says, ‘I love God,’ and hates his brother, he is a liar; for the one who does not love his brother whom he has seen, cannot love God whom he has not seen*” (**1 John 4:20**).
3. So central is love that it is linked with the forgiveness of our sins (**Luke 7:36-50; 1 Pet 4:8**).
4. So central is love that the “goal” of Christian teaching is “*love from a pure heart and a good conscience and a sincere faith*” (**1 Tim 1:5**).
5. So central is love that the entire law is fulfilled in the statement, “*you shall love your neighbor as yourself*” (**Rom 13:8-10; Gal 5:14**).
6. So central is love that on the night before He died, the “new commandment” Jesus gave His disciples was “*love one another, even as I have loved you*” (**John 13:34; 15:17**).
7. So central is love that “*love for one another*” is the one sign that Jesus gave by which “*all men will know that you are My disciples*” (**John 13:35**).
8. So central is love that it is the “*more excellent way*” (**1 Cor 12:31**). It is greater than faith and hope (**1 Cor 13:13**). If one does not have love, he is “nothing” even if he speaks with the tongue of men and angels, has the gift of prophecy, has all knowledge, and has the faith that can move mountains (**1 Cor 13:1-2**). If one does not have love, he gains “nothing” even if he gives away everything he owns to help the poor and even gives up his own body to be burned (**1 Cor 13:3**).

9. So central is love that “*Fervent love for one another*” is to be shown “*above all*” else (**1 Pet 4:8**).
10. So central is love that it is the first of the “fruit of the Spirit” listed in **Gal 5:22-23** and summarizes all of the “fruit of the Spirit” (significantly, the “fruit of the Spirit” is singular, not plural).
11. So central is love that it is “*the perfect bond of unity*” which is to be demonstrated beyond all other things (**Col 3:14**).
12. So central is love that Scripture calls it “*the royal law*” (**Jas 2:8**).
13. The height of love is self-sacrifice: “*Greater love has no one than this, that one lay down his life for his friends*” (**John 15:13**).
14. The law of love is very practical: “*In everything, therefore, treat people the same way you want them to treat you, for this is the Law and the Prophets*” (**Matt 7:12; Luke 6:31**).
15. The Apostles continually appeal to believers on the basis of love and exhort believers to demonstrate love to one another more and more (**1 Cor 8:1; 16:14; 2 Cor 2:8; 8:24; Gal 5:6, 13; Eph 3:17-19; 4:2, 15; 5:2, 25, 28; Phil 2:1-2; Col 2:2; 3:14; 1 Thess 3:12; 4:9; Phlm 9; Heb 10:24; 1 Pet 2:17; 4:8; 2 Pet 1:7; 1 John 4:7-11; 2 John 5**).

C. How we treat people shows what we really think of God.

Many Christians separate the “sacred” from the “secular.” They think that what happens in church on Sunday is “spiritual,” but how they treat people and act during the week is “common,” or “ordinary,” or is in some way disconnected from their spiritual life. Such ideas are completely unbiblical. How we act during the week—and especially how we treat people—is intimately connected with our worship of God. That connection is so close that **Jas 1:27** defines “*pure and undefiled religion in the sight of our God and Father*” as follows: “*to visit orphans and widows in their distress, and to keep oneself unstained by the world.*” The Greek word James uses for “religion” is *thrēskeia* which particularly refers to the rites or ceremonies of religious worship (Danker 2000: “*thrēskeia*,” 459; Zodhiates 1992: “*thrēskeia*,” 742). What James is saying is this: “If any man would render pure and undefiled *thrēskeia* to God, let him understand that this does not consist in outward purifications or ceremonial observances; there is a better *thrēskeia* than thousands of rams and rivers of oil, namely, to do justly and to love mercy and to walk humbly with his God (Mic. 6:7-8). Or, according to his own words ‘to visit orphans and widows in their trouble, and to keep oneself unspotted from the world’ (cf. Matt. 23:23). . . . James claimed that the new dispensation was superior to the old because the *thrēskeia* of the new consists in acts of mercy, love, and holiness.” (Trench 1989: 188) In fact, Jesus said that if we do not do the practical things to take care of people, then we worship Him on Sundays “in vain” and our praise is nothing but “lip-service” because our actions (or lack of actions) have proven that our hearts are “far away from [Him]” (**Matt 15:3-9**).

Jesus said that two commandments—love God with all your heart, soul, and mind, and love your neighbor as yourself (**Matt 22:36-40; Mark 12:28-34; Luke 10:25-28**)—are the foundation for the entire Bible. God is not fooled by our words. Therefore, He has given us a test by which we, everyone else, and God Himself can clearly see whether we do, in fact, love God with all our heart, soul, and mind. The test is this: how we do the “second commandment” (i.e., how we love people) is the proof of whether we are really doing the “first commandment” (i.e., loving God). Even when Jesus confronted Peter and asked him three times, “*Do you love Me?*” Jesus did not simply accept Peter’s answer, “*Yes, Lord; You know that I love You.*” Instead, Jesus then told Peter, “*Tend My sheep*” (**John 21:15-17**). What Jesus was saying to Peter was this: “If you truly love Me, then you will prove your love by taking care of My sheep.” The reason why this test is true is because every human being has been made in the “image of God” (**Gen 1:26-27; 5:1-3; 9:6; Eph 4:24; Col 3:10; Jas 3:9**), and how we treat God’s image shows what we really think of Him. To put it another way: “Doing confirms being.” Thus, the Apostle John emphatically denies that “spiritual *being* can be separated from physical *doing*.” John, in fact, insists that spiritual being must be validated by physical doing, or else the spiritual being is simply not real. That’s what we saw in 1 John 3:7: ‘Little children, let no one deceive you. Whoever *practices* righteousness *is* righteous, as he is righteous.’ The deceivers were saying: You can *be* righteous and yet not *practice* righteousness. John says: The only people who *are* righteous are the ones who *practice* righteousness. Doing confirms being.” (Piper 2009: 146-47) This is seen many times and in many ways throughout the Bible:

1. How we do what God says is more important than our formal acts of religious worship (**1 Sam 15:22-23; Ps 51:14-17; Isa 29:13-16; Jer 6:16-20; 7:21-23; Hos 6:6; Rom 12:1; Col 3:23-24; Titus 1:16; 1 John 5:3; 2 John 6; Rev 19:7-8**).
2. Our doing what Jesus says is the sign that we truly love Him (**John 14:15, 21, 23; 15:9-10; 21:15-17**).
3. The primary sign of our faithfulness and obedience to God is how we treat people (**Prov 14:31; 19:17; 21:3; Mic 6:6-8; Mark 12:28-34; John 13:34-35; Jas 1:27; 2:18-26; 1 Pet 3:7; 1 John 2:10**;

14, 18-19, 23; 4:7, 11-12, 21).

4. Similarly, the primary sign of our lack of faith and disobedience to God is how we treat people (**Prov 14:31; Isa 1:10-17; Ezek 16:48-50; Matt 12:1-8; 15:3-9; 23:23; Jas 2:14-17; 1 John 2:9; 3:10, 15, 17; 4:8, 20**).

D. What we do in this life—especially how we treat people—will be the standard by which we are judged at the final judgment.

We cannot work our way to heaven but are saved only by God’s grace through faith in Christ (**John 3:16-18; 6:28-29; Rom 2:16-17; 10:8-13; Eph 2:8-9; Gal 3:1-14**). Nevertheless, “Works are an index of the spiritual condition of a person’s heart. We are not told whether these books [in **Rev 20:11-15**] contain either good and evil works or only the latter. Yet the judgment is not a balancing of good works over bad works. Rather, works are seen as unmistakable evidence of the loyalty of the heart; they express belief or unbelief, faithfulness or unfaithfulness. The judgment will reveal whether or not people’s loyalties have been with God and the Lamb or with God’s enemies.” (Ngundu 2006: 1576) As the Apostle James says, “*But someone may well say, ‘You have faith and I have works; show me your faith without the works, and I will show you my faith by my works. . . . For just as the body without the spirit is dead, so also faith without works is dead.’*” (**Jas 2:18, 26**)

Thus, when the rich young ruler asked what he had to do to inherit eternal life, Jesus directed him to the “second tablet of the law” (i.e., how we act, especially how we treat people) as the test (**Matt 19:16-26; Mark 10:17-27; Luke 18:18-27**). That part of the Lord’s Prayer which says, “*forgive us our debts, as we also have forgiven our debtors*” (**Matt 6:12; Luke 11:4**) is the only part of the Lord’s Prayer that Jesus specifically emphasized and explained: “*For if you forgive others their transgressions, your heavenly Father will also forgive you. But if you do not forgive others, then your heavenly Father will not forgive your transgressions.*” (**Matt 6:14-15**; see also **Mark 11:23-26**) Similarly, several of Jesus’ parables concerning the kingdom of heaven indicated that the final judgment will be based on what we do, especially how we treat others in this life (**Matt 18:23-35; 21:28-32; 21:33-44; 24:45-51; 25:1-13; 25:14-30; Mark 12:1-12; Luke 12:42-48; 16:1-9; 19:12-27; 20:9-18**). Jesus’ explicit teaching on the final judgment indicated that eternal damnation or eternal blessedness will be based on how we treat people in this life because: “*to the extent that you did it [i.e., showed concern and compassion] to one of these brothers of mine, even the least of them, you did it to Me*” (**Matt 25:40**), and “*to the extent that you did not do it to one of the least of these, you did not do it to Me*” (**Matt 25:45**). “One striking thing in this latter passage is the way in which neither the ‘sheep’ nor the ‘goats’ have consciously realized that, in caring or not caring for the poor, they have in fact been responding to Christ. . . . Nothing could express more sharply than that how the deeds which God approves flow naturally out of a right relationship with God. It is what a person does when he is not seeking approval that shows his true character.” (Travis 1982: 191) Consequently, just as what we do—especially how we treat people—is the test in this life that proves what we really think of God, that same test is found in the context of the final judgment. This is seen many times and in many ways throughout the Bible.

1. Both by precept and example God judges people and nations and repays them “according to their deeds [or “ways” or “works”]” (**Judg 1:6-7; 9:22-24, 56-57; 2 Sam 12:9-12; 1 Kgs 2:32-33; 1 Kgs 20:35-42; 1 Kgs 21:17-19; 2 Chron 6:23, 30; Job 34:11; Ps 18:24; 31:23; 62:12; Prov 24:12; Eccl 12:13-14; Isa 59:18; Jer 17:10; 25:14; 32:19; Ezek 7:3, 8-9, 20, 23-24, 27; 9:10; 11:21; 16:43, 59; 18:30; 22:31; 24:14; 33:20; 35:6, 11, 15; 39:24; Hos 12:2; Joel 3:5-7; Obad 15; Zech 1:6; Matt 16:27; 25:14-30; Luke 12:47-48; John 5:28-29; Rom 2:1-6; 12:19; 1 Cor 3:8, 11-15; 2 Cor 5:10; 11:15; Gal 6:7-8; Eph 6:8; Col 3:25; 2 Tim 4:14; Heb 10:26-27; 1 Pet 1:17; 2 Pet 2:20-22; Jude 14-15; Rev 2:23; 14:13; 20:11-13; 22:12**).

2. The final judgment of our “deeds” includes our words (**Matt 5:21-22; 12:36-37; Luke 12:2-3; Jude 14-16**), as well as the secrets and “hidden things” of our thoughts, mind, heart, intents, and motives (**1 Sam 16:7; 1 Chron 28:10; 29:17; 2 Chron 6:30; Prov 21:2; Isa 29:13-14; Jer 17:10; Matt 5:21-22; 6:4, 6, 18; 10:26; Mark 4:21; Luke 2:34-35; 12:2; Rom 2:16; 1 Cor 4:5; Heb 4:12; Rev 2:23**).

3. How we treat people in this life will be a primary basis for our final judgment, both for reward and punishment, because that reveals the true state our heart and our real relationship with Jesus (**Matt 6:1-4, 12, 14; 10:42; 24:45-51; 25:31-46; Mark 9:41-42; Luke 6:35; 12:33, 41-48; 14:13-14; 16:1-9; Rom 2:1-6; 1 Tim 6:18-19; 2 Tim 4:14; Heb 6:10; 1 Pet 5:1-4**).

E. A basic priority list of important areas of life

As has been discussed above, we must prioritize our time and concentrate on the important things. Most of us recognize this principle with regard to the different things we have to do in our jobs or ministries.

However, we often overlook the fact that this principle of prioritizing and concentrating on the important things *applies to all of life*. As a result, even if we are very productive in our jobs, our entire lives are out of balance because we have neglected spending sufficient time in those areas and with the people who should matter the most to us. Therefore, the following is a suggested “life priority list” which needs to be kept in mind as we prioritize and schedule our time.

1. Seek first the Lord, his kingdom and righteousness (Matt 6:33; 22:37; 1 Cor 10:31). Spend regular time in prayer, meditation on and study of God’s Word in order to gain God’s perspective, truth, and direction for your life.
2. Maintain yourself as an example of godliness (Matt 5:13-15; 1 Tim 4:7-8, 12, 16). To do this you will have to:
 - a. Plan your time—even using a written plan to keep priorities straight.
 - b. Recognize your limits and set realistic expectations.
 - c. Learn to say “no” to excessive demands on your time.
 - d. Rest, play, exercise, and engage in social activity.
 - e. *Regularly evaluate your priorities, the execution of those priorities, and the course, direction, and faithfulness of your life*. Our progress in becoming conformed to the image of Jesus should be evident to everyone, including ourselves (1 Tim 4:15). Paul evaluated his own life (2 Tim 4:6-7). The believers to whom the book of Hebrews was written obviously did not evaluate themselves or progress in their faith as they should have and were admonished because of that (Heb 5:11-14).
3. Your own family is a higher priority than those outside the family or even than your church since you are not even qualified to be a leader in the church if you cannot manage your own household well (1 Tim 3:4-5).
 - a. *Your wife is your first priority, since she is to be “one flesh” with you (Gen 2:24)*. Your relationship with her is to be a model of the relationship between Christ and the church (Eph 5:25-32). She is also a higher priority than your parents because you both have left your parents to form your own family. She is a higher priority than the children because they will leave your home to form their own families.
 - b. *Your children are your second priority*. They are to be brought up in the ways of the Lord (Deut 6:6-7; Eph 6:4) but will leave home to marry and begin their own families. The children’s faithfulness and respect for their parents is an indicator of your qualification to be a leader in the church (1 Tim 3:4; Titus 1:6). Therefore, they are a higher priority than your work in the church.
 - c. *Your and your wife’s parents are your third priority within the family*. Children always have an obligation to honor their parents and to take care of them in time of need (Exod 20:12; Eph 6:21-3; 1 Tim 6:4, 8).
4. Your neighbors and those outside your family (i.e., those in the community) are your next priority. How we treat other people directly demonstrates whether we love God (Matt 22:39-40; 1 John 4:20-21). Our demonstrating love for others includes both believers and unbelievers, those who like us and those who do not (Matt 5:43-48; Gal 6:10). In fact, our reputation with those outside the church is one of the qualifications and indicators that we are qualified to be a leader in the church (1 Tim 3:7). Therefore, other people are a higher priority than our work in the church.
5. The church is important, but we are only qualified to serve in the church if we first have our other priorities in proper alignment. Our work in the church must be according to our own particular gifts and calling (Rom 12:3-13; 1 Tim 4:14). Our work in the church should not be at the expense of our other relationships. Too many leaders put their work in the church higher than their calling to love God, to be a Christ-like husband, father, son, and to love their neighbor as themselves. However, failure in those other areas speaks louder to your congregation than the sermons you preach. We should plan and schedule our church and ministry time well so that we can be as efficient as possible. However, one reason for doing that is so that we will have more time to spend with the people we love and who are closest to us. This is called maintaining “work-life balance.”

F. *Practical ways to demonstrate love: the five love languages*²

“There are basically five emotional love languages—five ways that people speak and understand emotional love. . . . The important thing is to speak the love language of your spouse. . . . Seldom do a husband and wife have the same primary emotional love language. We tend to speak our primary love language, and we become confused when our spouse does not understand what we are communicating. We are expressing our love, but the message does not come through because we are speaking what, to them, is a foreign language. . . . Once you identify and learn to speak your spouse’s primary love language, I believe you will have discovered the key to a long-lasting, loving marriage.” (15-17)

1. Words of Affirmation. Words that affirm, compliment, build up, and encourage, are one way to express love emotionally. The “emotional climate” of a marriage is enhanced when a husband and wife use affirming words regularly (i.e., something affirming each day).

a. *Set a goal to give your spouse a different compliment each day for a month.* When we receive affirming words we are far more likely to be motivated to say or do something that our spouse desires. When we look for our spouse’s strengths and tell him or her how much we appreciate those strengths, our spouse is likely to work hard to live up to the reputation we have verbalized.

b. *Words of encouragement require that we empathize with our spouse, learn what is important to him or her, and see the world from his or her point of view.* With verbal encouragement we are trying to communicate, “I know. I care. I am with you. How can I help.” To be “encouraging,” however, the spouse must *first desire* what you are encouraging him or her to do. For example: “Some husbands pressure their wives to lose weight. The husband says, ‘I am encouraging her,’ but to the wife it sounds like condemnation. Only when a person wants to lose weight can you give her encouragement. Until she has the desire, your words will fall into the category of preaching. Such words seldom encourage. They are almost always heard as words of judgment, designed to stimulate guilt. They express not love but rejection.” (44)

c. *To be true words of affirmation, what you say must be said with kindness and tenderness.*

Further, love makes requests, not demands. “When you make a request of your spouse, you are affirming his or her worth and abilities. . . . When, however, you make demands, you have become not a lover but a tyrant. Your spouse will not feel affirmed but belittled.” (49)

d. *You can give indirect words of affirmation by saying positive things about your spouse when he or she is not present (eventually, someone will tell your spouse, and you will get full credit for love).* Also, affirm your spouse in front of others when he or she is present.

2. Quality Time. “Quality time” refers to giving someone your focused, undivided attention. Quality time can include looking at each other and talking while sitting together, taking a walking, eating together, or simply being with each other, doing something you know the other person likes.

a. *A central aspect of quality time is togetherness.* Togetherness is not just physical closeness, but *focused attention.* “When I sit on the couch with my wife and give her twenty minutes of my undivided attention and she does the same for me, we are giving each other twenty minutes of life. We will never have those twenty minutes again; we are giving our lives to each other. It is a powerful emotional communicator of love.” (60)

b. *Quality time often includes quality conversation—i.e., “sympathetic dialogue where two individuals are sharing their experiences, thoughts, feelings, and desires in a friendly, uninterrupted context”* (65). Quality conversation is different from words of affirmation: words of affirmation focus on what we are *saying*; quality conversation focuses on what we are *hearing*.

c. *Quality time can include quality activities—i.e., anything in which one or both of you have an interest.* The emphasis is not on what you are doing but why you are doing it. “The purpose is to experience something together, to walk away from it feeling, ‘He cares about me. He was

²This section is based on Christian psychologist and marriage counselor Gary Chapman’s *The Five Love Languages* (Chicago: Northfield, 1992). Numbers in parentheses are the page numbers from which quotations from the book are found. Although the context of Chapman’s book is the marriage relationship, the *principles* of the “five love languages” apply to virtually any relationship. Chapman himself has written about applying the five love languages in the context of children: Gary Chapman and Ross Campbell, *The Five Love Languages of Children* (Chicago: Northfield, 1997); teenagers: Gary Chapman, *The Five Love Languages of Teenagers* (Chicago: Northfield, 2010); single adults in general: Gary Chapman, *The Five Love Languages Singles Edition* (Chicago: Northfield, 2009); and the workplace: Cary Chapman and Paul White, *The Five Love Languages of Appreciation in the Workplace* (Chicago: Northfield, 2011).

willing to do something with me that I enjoy, and he did it with a positive attitude.’ That is love, and for some people it is love’s loudest voice.” (73-74)

3. Giving and Receiving Gifts. A gift is something tangible that shows you have been thinking of the other person. It doesn’t matter whether it cost money; you can make a gift. What is important is that you have thought of the other person, obtained a gift, and gave that gift as an expression of love.

a. *If receiving gifts is your spouse’s primary love language, being a good gift-giver is an easy love language to learn.* Make a list of the gifts your spouse has expressed excitement about receiving over the years (whether those gifts were given by you, or other family members, or friends). The list will give you an idea of the kind of gifts your spouse would enjoy receiving. If necessary, recruit the help of family members who know your spouse, for help in selecting good gifts.

b. *Don’t wait for special occasions to give gifts to your spouse.* If receiving gifts is his/her primary love language, almost anything will be received as an expression of love. (If he/she has been critical of your gifts in the past, and almost nothing you have given has been acceptable, then receiving gifts is probably not your spouse’s primary love language.)

c. *Your physical presence with your spouse in a time of crisis or other important time can be the most powerful gift you can give to him or her.* If your spouse says that he or she would like you to be with him or her for some event, take that request seriously.

4. Acts of Service. Acts of service are doing those things you know your spouse would like you to do. They can include cooking a meal, setting a table, washing dishes, taking out garbage, changing a baby’s diaper, or cleaning the house. They require thought, planning, time, effort, and energy. You seek to please your spouse by serving him or her. If done with a positive spirit, such acts are acts of love. That is particularly so when the acts of service you do are things that your spouse might normally do (e.g., a husband washing the dishes after a meal to show his appreciation for the meal and his love for his wife).

a. *What we do for each other before marriage is no indication of what we will do after marriage.* Before marriage we are carried along by the force of the “in love” obsession. After marriage we revert to being the people we were before we “fell in love.” Therefore, if your spouse’s primary love language is acts of service, he or she may expect you to continue performing acts of service after your marriage. Your spouse may feel unloved if you stop performing acts of service.

b. *Love is a choice that cannot be forced.* Criticism and demands for performance drive wedges between people; they do not promote loving acts of service. Your spouse may do what you demand, but it probably will not be an expression of love. Requests are better than demands. Ultimately, however, love is a choice. “Each of us must decide daily to love or not to love our spouses. If we choose to love, then expressing it in the way in which our spouse requests will make our love most effective emotionally.” (107)

c. *Your spouse’s criticism of your behavior provides a clear clue as to his or her primary love language.* “People tend to criticize their spouse most loudly in the area where they themselves have the deepest emotional need. Their criticism is an ineffective way of pleading for love. If we understand that, it may help us process their criticism in a more productive manner.” (107)

d. *You can make a list of all the requests your spouse has made of you over the past few weeks.* Look at those requests as indications of what is really important to him or her. Choose to do one each week as an expression of love. Or, you could ask your spouse to make a list of 10 things he or she would like you to do during the next month, and number them in order of importance. Use the list to plan your strategy for a “month of love.” Or, from time-to-time ask your spouse, “If I could do one special act of service this week, what would you request?” Your spouse will notice these things. By doing this you will be filling his or her “emotional tank.” Your spouse will be happier, and will, in turn, start acting in ways to make you happier.

5. Physical Touch. Physical touch, including holding hands, kissing, embracing, massage, gently stroking the face, and having sexual intercourse, are all powerful ways of communicating emotional love to one’s spouse. For some individuals, physical touch is their primary love language. Without it, they feel unloved. With it, they feel secure in the love of their spouse.

a. *Touch receptors are located throughout the body, so lovingly touching your spouse almost anywhere can be an expression of love.* However, some will bring more pleasure to your spouse than others. Your spouse is your best guide. Do not insist on touching him or her in your way and in your time. If your spouse finds some manner of touching uncomfortable or irritating, continuing to do it communicates the opposite of love and shows that you care little about his or

her feelings. Do not make the mistake of believing that the touch that brings pleasure to you will also bring pleasure to your spouse.

b. *Physical touch can be particularly important in times of crisis.* It communicates closeness and solidarity with the person who is suffering.

c. *Men and women tend to have different needs for sexual touch.* For most wives, the desire to be sexually intimate with their husband grows out of a sense of being loved by their husband. If they do not feel loved, they often feel “used” in the sexual context. Men’s desire for sex has a more physiological root—the buildup of sperm cells and seminal fluid in the seminal vesicles: when the seminal vesicles are full, there is a physical push for release. Most spouses need to recognize these differences. However, as Chapman says: “When, in fact, his wife speaks his primary love language and his emotional love tank is full, and he speaks her primary love language and her emotional tank is full, the sexual aspect of their relationship will take care of itself. Most sexual problems in marriage have little to do with physical technique but everything to do with meeting emotional needs.” (136)

STEWARDSHIP OF MONEY AND POSSESSIONS

I. A Biblical Overview of Money and Possessions³

A. God is sovereign over everything, including money and possessions

1. God created—and owns—the world and everything in it (**Gen 1:1; Lev 25:23; 1 Chron 29:16; Pss 24:1; 50:10-12; Hag 2:8**).
2. God is in charge of all human beings from birth through death (**Exod 4:11; Job 12:9-10; Ps 139:13-16; Prov 22:2; Isa 44:24; Ezek 24:15-18**).
3. God specifically owns all Christians (**Rom 14:7-8; 1 Cor 6:19-20; 7:23; 1 Pet 1:17-19; 2 Pet 2:1**).
4. God raises some people up and puts others down—including making some rich and some poor (**1 Sam 2:7; 1 Chron 29:12-16; Job 42:10; Ps 75:6-7; Eccl 5:19; Dan 2:20-21; 1 Tim 6:17**).

B. Whatever we have is not really “ours”—it all has been lent to us by God; we are his stewards (i.e., managers of his possessions) and will have to give an account of our stewardship

1. Having a certain level of money and possessions is necessary. Such things are good, and have been given to us by God as a blessing for us to enjoy and use wisely (**Prov 22:4; Acts 14:17; 1 Tim 4:4-5; 6:17**).
2. We are God’s stewards of everything he has entrusted to us, including our money and possessions (**Gen 1:27-28; 1 Chron 29:14-16; 1 Cor 4:1-2; 1 Pet 4:10**).
3. We are to use the money and possessions over which God has put us in charge wisely, to honor him by doing good things with our resources and using our resources to build his kingdom because we will have to give an account of what we have done with our stewardship (**Prov 3:9; Matt 25:14-30; Luke 12:35-48; 16:1-13; 19:11-27; 1 Tim 6:17-19**).

C. God may bless us with money and possessions, but the way that he will bless us is if we work well, having placed him and his interests first in our lives

1. Although loving money—being greedy for it, and gloating or trusting in it—is sin, obtaining wealth and bettering oneself are good things (**Deut 6:10-11; 1 Cor 7:21; 1 Tim 6:17**).
2. God created us to work—work is good and honorable and should be done to honor God (**Gen 2:15; Prov 6:6-11; Eph 4:28; 6:5-8; Col 3:22-25; 1 Thess 4:11; 1 Tim 6:1-2; Titus 2:9-10**).
3. Through working and engaging in business, God gives people the ability to make money (**Deut 8:16-18; Prov 13:11; 22:29; 28:19-20; Eph 4:28; Jas 4:13-15**).
4. The Bible calls on people to not be lazy or slothful, but to be diligent workers—that is the way to material prosperity (**Prov 6:6-11; 10:4-5, 26; 12:11, 24, 27; 13:4, 11; 14:23; 15:19; 16:26; 19:15; 20:4, 13; 21:5; 24:30-34; 27:23-27; 28:19; Eccl 10:18; Eph 4:28; 2 Thess 3:6-13**).

³ This biblical overview needs to be read in conjunction with the following sections on Giving and the Critique of the Prosperity Gospel. Those sections contain many important details, explanations, and qualifications that are necessary for a more thorough understanding of the Bible’s view of money and possessions. The best book on the biblical theology of money and possessions is: Craig Blomberg, *Neither Poverty nor Riches* (NSBT 7), Nottingham, England: Apollos, 1999.

D. The most important thing for us is to have the right attitude and priorities toward God, money, and possessions

The Bible does not say that being rich necessarily is a sign of God’s favor (see **Mark 10:23-25**). Neither does it make a virtue out of being poor. Although we are to work for our money (see above), we are not to “hasten” after it (**Prov 28:20-22**) or be consumed by trying to get rich (**Prov 23:4-5**). Both great poverty and great wealth bring their own dangers (**Prov 30:8-9**). Therefore, the Bible “relativizes” material wealth as an absolute good by comparing the temporary value of material riches to the greater, lasting riches of wisdom, righteousness, integrity, love, godliness, our relationship with the Lord, etc. (**Prov 3:13-16; 8:10-11; 15:16; 16:8, 16; 19:1; 22:1; 28:6; Matt 16:26; Mark 8:36; 1 Cor 13:3; Phil 4:10-13; Heb 10:34; 1 John 2:15-17; Rev 2:9; 3:17-18**). Similarly, the Bible always keeps an “eternal perspective” in view, by stressing the coming judgment in which all wrongs will be righted, and in which one’s material wealth in this world will be worthless (**Prov 10:2; 11:4, 28; Isa 2:12-21; Ezek 7:19; Zeph 1:18; Luke 12:15-21; 16:10-12; Jas 5:1-5**). Thus, in both the OT and the NT, the most crucial matter is our attitude and priorities concerning both God and our material possessions.

1. What we “treasure” demonstrates where our heart really is (**Matt 6:19-21; Luke 12:33-34**).
2. We cannot serve God and Mammon (i.e., money and possessions) (**Job 31:24-28; Matt 6:24; Luke 16:13**).
3. Our attitude toward God includes the following:
 - a. God and his kingdom must be our first priority (**Exod 20:1-6; Deut 6:4-15; Matt 6:33; 22:34-38; Phil 2:9-11**).
 - b. To follow Christ we must give up our claim that anything we have is “ours” but must acknowledge that everything is his (**Mark 10:17-23; Luke 9:23-25; 14:26-33**).
4. Our attitude toward money and possessions includes the following:
 - a. We must not lust after or be greedy for money and material wealth; neither should we trust in it or boast in it if we have more than we need (**Exod 20:17; Prov 28:20-22; Luke 12:15-21; Eph 5:3; Col 3:3-6; 1 Tim 6:17; 1 John 2:15-16**).
 - b. To love money leads to all sorts of evil—it can choke off the Word in our lives and will result in God’s judgment (**Prov 11:4, 28; Mark 4:18-19; Col 3:5-6; 1 Tim 6:10-11; Jas 5:1-6; Rev 3:17-19**).
 - c. We must recognize that money and material things are temporary (**Prov 23:4-5; 1 Tim 6:7; Jas 1:9-11**).
 - d. Instead of dissatisfaction or lusting for more money and possessions, we are to be content (**Prov 30:7-9; Phil 4:10-13; Heb 13:5; 1 Tim 6:8**).
5. At all times we must care about and work for justice for the poor. We must only obtain wealth honestly, and not show favoritism or use our wealth to defraud or oppress the poor and helpless (**Job 29:12-17; Pss 41:1; 72:1-4, 12-15; 82:3-4; Prov 17:5; 21:13; 22:16, 22-23; 29:7; 31:8-9; Isa 1:17; 3:14-15; 58:6-7; Jer 9:23-24; 22:3, 16-17; Ezek 22:29-31; Amos 2:6-8; 4:1-3; 5:11-12; Mic 2:1-3; Zech 7:10; Mal 3:5; 1 Cor 5:9-11; Gal 2:10; Jas 2:1-7; 5:1-6**).

E. Good stewardship of money and possessions includes the following:

1. Providing for oneself and one’s family (**Prov 21:20; Eccl 5:18-19; 1 Tim 5:4, 8; 2 Tim 2:6**)
2. Not wasting our money but being frugal so as to provide for future needs (**Prov 13:22; 21:17, 20; John 6:12-13**)
3. Providing for the government (**Mark 12:13-17**)
4. Repaying creditors (**Ps 37:21**)
5. Providing for the poor and needy (**Exod 23:10-11; Lev 19: 9-10; Deut 15:10-11; 24: 19-21; Pss 41:1; 112:5-6; Prov 3:27-28; 14:21; 19:17; 22: 9, 22; 31:20; Isa 58:6-7; Ezek 16:49; Matt 25:31-46; Mark 10:21; Luke 3:10-11; 11:41; 12:33; Rom 12:20; Gal 2:10; Eph 4:28; Jas 1:27**)
6. Providing for fellow believers (**Rom 12:13; 15:25-27; 1 Cor 16:1-4; 2 Corinthians 8-9; Jas 2:14-18; 1 John 3:17-18**)
7. Providing for ministry (**Gal 6:6; 1 Cor 9:3-14; 1 Tim 5:17-18**)

F. At the heart of our stewardship of money and possessions is giving

1. Jesus’ basic principle is “it is more blessed to give than to receive” (**Acts 20:35**).
2. Our giving to help those in need and to build the kingdom should include the following:
 - a. Giving regularly (**1 Cor 16:1-2**)
 - b. Giving thoughtfully (i.e., planning how to give) (**2 Cor 9:7**)

- c. Giving willingly (**Exod 22:29; 2 Cor 8:3, 8; 9:7**)
- d. Giving cheerfully (**2 Cor 9:7**)
- e. Giving generously (**Exod 36:3-7; 2 Cor 9:6; 1 Tim 6:18**).
- f. Giving proportionally to one's resources (**Num 35:8; 1 Cor 16:2; 2 Cor 8:12**)
- g. Giving sacrificially (**Mark 12:41-44; 14:3-9; 2 Cor 8:1-3**)
- h. Giving in order to please God, not in order to receive the praise of men (**Matt 6:1-4**)

G. God blesses and rewards the faithful use of our money and possessions

1. God will take care of us materially if we put him first and are faithful (**Matt 6:25-33; 2 Cor 9:6-11**). That does not mean that he will “magically” or supernaturally meet all of our material needs, to say nothing of all of our wants or desires. Primarily, God has ordained the church—other believers—as the means by which he will meet our needs (**Mark 10:28-30; Luke 18:28-30; Acts 2:43-47; 4:32-37; 11:27-30; 15:25-27; 1 Cor 16:1-4; 2 Cor 8:1-15**).
2. God will deal with us in the same manner in which we use our resources to help others and build the kingdom, either sparingly or bountifully. That does not necessarily mean that God will make us materially rich in this world if we are generous and faithful with our money and possessions. However, God will bless us, either materially or in other ways, if we are good stewards of our money and possessions (**Prov 3:9-10; 11:24-25; 28:27; Mal 3:8-12; Mark 10:28-31; Luke 6:38; Gal 6:6-7; 2 Cor 9:6-11**).

H. Because it is a stewardship from God, our use of money and possessions is actually a spiritual matter of great spiritual importance

1. Our attitude and priorities toward our material possessions are perhaps the most significant indicator of what our true attitude and priorities are toward God (see **Jas 2:14-18; 1 John 3:17**). Giving to the poor and needy shows that we understand the Scripture and the Gospel (**Neh 8:8, 10, 12; Acts 2:42-47; 4:32-35**).
2. The Bible uses “spiritual” terms to describe the giving of money to help the poor and needy:
 - a. *Charis*, translated as “grace” or “gracious work” in **2 Cor 8:1, 6, 7, 9, 19, 9:8, and 14**; translated as “favor” in **2 Cor 8:4**; and translated as “thanks” in **2 Cor 8:16 and 9:15**.
 - b. *Koinonia*, which usually refers to “communion” or “fellowship”—translated as “participation” in **2 Cor 8:4**; and translated as “contribution” in **2 Cor 9:13**.
 - c. *Leiturgia*, from which we get the word “liturgy”—translated as “service” in **2 Cor 9:12**.
 - d. *Diakonia*, translated as “ministry” in **2 Cor 9:1, 12-13**.
3. Giving is a form of worship (**Matt 2:11; Mark 14:3-9**).
4. Giving is a manifestation of faith (**Jas 2:14-18; 1 John 3:17-18**).
5. Giving is part of the essence of true religion, a form of ministry equivalent to an Old Testament sacrifice to God (**2 Cor 9:1, 12-13; Phil 4:18; Heb 13:16; Jas 1:27**).
6. What we do with our money and possessions affects us spiritually now and in eternity (**Pss 41:1-3; 112:5-6; Prov 19:17; 22:9; Matt 6:3-4; 19-21; 25:19-30; Luke 12:33-48; 16:9, 19-31; 19:15-26; Acts 10:4; Phil 4:17; 1 Tim 6:18-19**).

I. Practical applications of the stewardship of money and possessions

1. Plan. The person who fails to plan, plans to fail (see **Prov 21:5**). Rich people plan to be rich; poor people have no plan. You need to think about and plan for the short-term and for the long-term. First, you establish goals; then you determine a plan to achieve your goals; then you work your plan and continually assess it. You should put your plan in writing. You must begin where you are, even if you have almost no money. A good plan is the “70-10-10-10 Plan” (Bruening, n.d.: 15-17):
 - a. *Live on 70% of your income*. If you make \$100 per month, learn to live on \$70 per month. You will have to find a way to cut expenses. You must want to do it. If you want it badly enough, you will find a way. You can save a lot of money by cutting out soda and other non-essentials, text messaging (SMS) instead of calling on mobile phones, moving to cheaper living quarters, etc. Make a plan and put it on paper. You must discipline yourself and your money.
 - b. *Save 10% of your income*. Rich people save their money and spend what's left; poor people spend their money and save what's left. The result is that poor people never have any left. They spend it all. Start a savings account in a local bank. Every payday put 10% in the bank. Learn to save first and spend second. If you had done that from the time you were young, you would have a lot of money today.

c. *Give 10% of your income away.* Many poor people use their poverty as an excuse not to give. God's plan is that we give out of faith, love, and obedience to him. We reap what we sow. If we sow millet, we get millet; if we sow maize, we get maize. The same is true with money. Learn to be a good giver. If we give to God's work—where it will do good for winning souls and building the kingdom—God will see and will give back. Remember, however, that there is a time for harvesting: don't expect to sow today and reap tomorrow.

d. *Invest the last 10% of your income.* Find something you can buy and repair, and then sell for a higher price. It may take some months to save up the money to invest in something. Even a poor person in a poor country can buy some food products, or candy, and sell it for a profit. That is business investing. The key is then to not spend the profit but reinvest it to make more money. You might sell sweets for years, but by saving and reinvesting the profits you might then be able to own and rent out a building or have several projects going that will yield greater profits. There are many things you might be able to do, either individually or with others, to invest in to make money: invest in a sewing machine to make and sell clothes; invest in a motorbike and enter into an agreement with a young man who will drive the motorbike to carry passengers, whereby he will pay you a certain amount every day for the use of the motorbike and he will keep the rest of the profits from carrying the passengers; plant trees on land you own and sell them to power companies, construction companies, or others; etc. The key is having a plan and working that plan. If there are two similar men, and one works the 70-10-10-10 plan and the other has no plan but just spends his money, at the end of 15 years the man with the plan will be rich and the man with no plan will be poor.

e. *You might not be able to begin at 70-10-10-10 right away but could begin at 80-10-10.* 80-10-10 means to live on 80% of your income, save 10%, and give 10%. The key is to begin somewhere, and begin now.

2. **Budget.** A budget is a tool to help you keep track of your income and your expenses and to determine and get control over what you are doing with your money (i.e., where it is going). Put your budget in writing. To prepare a budget, all you need is a piece of paper and a pen or pencil. You should list your income and expenses *for each month*.

a. *List what your income is.* If your income is not fixed, then use an average based on a conservative estimate.

b. *List what your expenses are.* List your fixed expenses and estimate your variable expenses. "Fixed expenses" are those items that are the same each month. They include the "10-10-10" portion of the 70-10-10-10 plan; rent or other housing expense, etc. "Variable expenses" are those expenses over which you have greater control. They include such things as food, utilities, clothing, medical, entertainment, etc.

c. *Compare your expenses to your income.* Find ways to live on 70% of your income. Cut variable expenses. Even housing expenses can be cut by moving to a different place. Stick to your budget and reassess it often. The budget itself is simply a plan or forecast. You need to keep track of the actual income and expenses to see how they compare to the budget. You then need to make any adjustments that may be necessary.

d. *In order to begin budgeting, you need to have a good idea of what you are currently doing with your money.* Many people do not have a good idea of how much money they are actually earning, and where it is actually going. As a result, they will not be able to make a reasonable budget, and also will not be able to determine where they can cut expenses. Here is a suggestion to help you determine your current financial situation (you and your spouse need to do this together): For the next 3 or 4 months make a written note of every shilling/franc/rupee/dollar or other unit of money that comes in (i.e., your income) and every shilling/franc/rupee/dollar or other unit of money that goes out (i.e., your expenses). Be sure to list the source of all income and what each item of expense was for. Put all of those notes into a large envelope. Remember: *every shilling/franc/rupee/dollar or other unit of money—no matter how small—has to be accounted for.* At the end of the 3-4 months get together with your spouse, open the envelope, and then add up the totals. List the different items of income and the different items of expenses by categories (savings, giving, rent, fuel, airtime, food, soda, transportation, etc.). You will then have a pretty good idea of what your *actual income* is and what your *actual expenses* are. You will probably be surprised at how much or how little you are spending in certain categories. However, if you don't know where you actually are, you will never be able to make the changes necessary to get you where you want to be.

e. *The following is a sample household budget which you can modify according to your own circumstances:*

<u>INCOME PER MONTH</u>	<u>EXPENSES PER MONTH</u>
Salary	Giving
Rent	Saving
Interest/Dividends	Investing
Investment	Rent
<u>Other</u>	Utilities (you can further specify this)
TOTAL	Food (you can further specify this)
	Fuel
	Transportation
	Airtime
	Entertainment/recreation (specify)
	Clothing
	Medical
	Loans
	Insurance
	Taxes
	<u>Other (specify)</u>
	TOTAL

3. Study and learn. Don't be a follower; be a student. If you want wealth, you must study wealth. Read. Talk to those who are successful. Act wisely with what you have. Practice patience and moderation in every financial decision. Beware of "get rich quick" schemes and financial decisions that require instant action. Avoid indulgence. Don't spend major money for minor things.

II. Giving⁴

A. *God is a giver*

1. Giving is a part of God's nature.

a. *God gave from the very beginning of creation.*

- (1) God gave life to Adam and called him to a relationship with Himself (**Gen 1:26-27; 2:15-17**)
- (2) God created this wonderful world and gave it to Adam to rule as His representative (**Gen 1:28**).
- (3) God gave Adam a wife (**Gen 2:18**).
- (4) After Adam sinned, God gave him a promise of coming redemption (**Gen 3:15**).

b. *God continues to give these gifts to mankind even though many are in rebellion against Him.* He gives and forgives without regard to our worthiness but simply as a matter of his grace and mercy.

- (1) He holds the world together and actively sustains its creatures despite their sin (**Job 38-39; Ps 104:1-32; Acts 17:28; Col 1:16-17; Heb 1:2-3; 2 Pet 3:5-7**).
- (2) God gives blessings to all mankind.
 - (A) "He causes His sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous" (**Matt 5:45**).
 - (B) God gives talents and abilities to all people to enable them to create things of beauty, make medical and technological advances, and otherwise improve the quality of life on the earth.
- (3) God providentially restrains mankind's sin.
 - (A) Civil authorities have been "instituted by God" to maintain order and punish wrong-doing (**Rom 13:1-6**).
 - (B) God sovereignly works through circumstances to limit a person's sinful behavior (see **Gen 20:6; 1 Sam 25:26**).
 - (C) Despite mankind's fall into sin and rebellion against God, God works in the conscience so that all people know of God's existence and know the difference between right and wrong (**Rom 1:18, 20; 2:14-15**).
 - (D) God's kindness, tolerance, and patience lead people to repent of their sinful

⁴Principles of giving, particularly within the African churches, are discussed in the Bible study guide by Rev. Daniel Oguso Obiero, entitled *Christian Giving* (Nairobi: O.A.I.C./T.E.E., 1995). Discussion questions are included.

ways (**Rom 2:4**).

c. *The greatest example of God's grace and love is that "God so loved the world that He gave his only begotten Son, that whoever believes in Him shall not perish, but have eternal life" (John 3:16; see also 1 John 4:10).*

(1) God demonstrated his love toward us in that "*while we were yet sinners*" Christ came to save us (**Rom 5:8**; see also **1 Tim 1:16**).

(A) Christ acted in our place and perfectly obeyed all of the commands of God (**Rom 8:3-4**).

(B) He stood in our place, died on our behalf, and received the full judgment of God against our sins (**Rom 8:31-32**).

(2) When we trust in Christ, God adopts us into his family, we receive "*every spiritual blessing in the heavenly places,*" and have been given the inheritance of eternal life with Him (**Eph 1:3-14**).

(3) God gives Himself to His children first and then gives the material blessings that they need (**Rom 8:32**).

d. *Thus, the entire history of mankind and the whole drama of redemption are wrapped up in the truth of God as the Giver.*

(1) God's goodness, grace, and mercy are all "giving" attributes.

(2) This principle of God as the Giver carries through in every action of God toward mankind and especially toward the sinners He redeems.

(3) God's nature as a giver is the very basis of our spiritual life.

2. As children of God, we are called upon to bear His image and likeness.

a. In **Gen 1:26-27** God said: "*Let us make man in our image, according to our likeness; and let them rule over the fish of the sea and over the birds of the sky and over the cattle and over all the earth, and over every creeping thing that creeps on the earth.*" And God created man in his own image, in the image of God he created him; male and female he created them.

b. *The perfect human image and representation of God is Jesus Christ.* Scripture specifically calls Christ "the image of God" (**2 Cor 4:4**; **Col 1:15**) and "the exact representation of His nature" (**Heb 1:3**; see also **John 14:8-9**; **1:1:18**; **2 Cor 4:6**). In Christ we see the image of God (IOG) in all of its perfection. Consequently, "There is no better way of seeing the image of God than to look at Jesus Christ. What we see and hear in Christ is what God intended for man." (Hoekema 1986: 22)

c. *All people still bear the IOG even though mankind fell into sin (Gen 5:1-3; 9:6; Jas 3:9-10).* In some respect, the IOG inheres in all people as a part of our very being. (See also **Psalm 8** which, although it does not use the phrase "image of God," speaks of mankind in accord with the concept of man as set forth in **Genesis 1**.)

d. *The IOG also is connected with our "new self" in Christ, which we are to reflect in our lives (see Rom 8:29, 2 Cor 3:18, Eph 4:22-24, and Col 3:9-10 which all talk about the image in dynamic and moral terms).* This indicates that, in some sense, the IOG was tarnished through sin and we no longer bear it properly. The IOG is being restored in God's people as they come into a saving relationship with the Father through Jesus Christ and are progressively sanctified through obedience to God and submission to the work of the Holy Spirit in their lives. In fact, one way to look at sanctification is that it is the restoration of the IOG in all its fullness in redeemed people.

e. *As bearers and reflectors of God's image, we are to be givers.*

(1) One of the places where God's image is most clearly demonstrated is in the area of giving.

(2) Giving of money and material possessions is only one manifestation of a larger picture in which we are called to be generous to others (although it is an important one).

(3) The giving heart forms the basis for Christian ministry, as Jesus said: "*freely you received, freely give*" (**Matt 10:8**).

(4) Like Christ, we are to give ourselves first and then give of our material possessions to God and to others (**2 Cor 8:5, 9**).

(5) Our generously giving of ourselves and our material possessions to others reflects the following:

(A) Our love for and obedience to Christ.

- (B) God's grace and spirit in our hearts and lives.
- (C) The reality of our faith (**Jas 2:14-26**).
- (D) Our love for our brothers and sisters (**1 John 3:16-18**).
- (E) Our responsibility as stewards.

B. Giving under the Old Covenant: the law of the tithe

1. No one was obligated to tithe before the Mosaic Law began, and there are no pre-Mosaic examples of anyone tithing. Nevertheless, in two pre-Mosaic examples 10% of certain goods were given away:
 - a. *In **Gen 14:1-24** Abram voluntarily gave a freewill offering to Melchizedek of 10% of the spoils he had taken from four kings he had defeated in battle (see also **Heb 7:4**). This was a one-time event. It was a gift, not an obligation. The things he gave did not even come from goods that Abram claimed for himself.*
 - b. *In **Gen 28:10-22**, when Jacob was leaving his home to find a wife, God blessed him and promised that he would return to his homeland. Then Jacob vowed that, if he did return safely, he would give a tenth back to God of all that God had given him. As with Abram's gift, Jacob's vow was voluntarily made in response to a specific situation. Twenty years later God appeared to Jacob and reminded him of the vow (**Gen 31:13, 41**). The Bible never actually says that Jacob fulfilled his vow. If he did, however, it probably was when he gave Esau a large number of the animals he had accumulated (see **Gen 32:9-15; 33:1-11**).*
2. OT Israel was subject to the law of the tithe to support the Temple and the Levitical priesthood.
 - a. "Tithe" means 1/10 (i.e., 10%).
 - b. *The OT Israelites were commanded to give two tithes per year; every third year they were required to give another 10% to the poor. The tithe was, in effect, a tax that all Israelites (whether they were "born again" or not) were required to pay in order for the nation to function in the land. If averaged over a three-year period, each Israelite was required by law to give about 23% of his income each year for God's work (Blomberg 1999:46). He gave corn, oil, wine, livestock, and money.*
 - (1) The first tithe was given to support the Levites and the priests, because the Levites had not been given the inheritance of land as had the other tribes (**Lev 27:30-33; Deut 12:18; Num 18:21-24**).
 - (2) The second tithe, which was known as the "festival tithe," was a tenth of the 9/10's left over; that which was not used for the annual festival was given to the Levites (**Deut 12:5-7; 14:22-27**).
 - (3) The third tithe was known as the "charity tithe" and was given every third year to help the Levites, the poor, strangers, orphans, and widows (**Deut 14:28-29; 26:12**).
 - (4) After receiving the tithe, the Levites then were required to offer a "tithe of the tithe" to the Lord in the storehouse (**Num 18:25-32; Neh 10:38-39**).
 - c. *All produce, including grain, fruit, new wine, and oil were to be tithed, as well as cattle, sheep (**Lev 27:30-33; Deut 12:17; 14:22-23**).*
 - d. *There was no provision for tithing money.*
 - (1) The only reference to money in the Mosaic Law, as it relates to tithing, is that if a person is too far away from the "place where the Lord your God chooses" (i.e., the centrally appointed sanctuary) to bring the tithe (i.e., the produce or animals), then the person was to exchange the tithe for money, bring the money to the place which the Lord chooses, and then spend the money on food and drink and eat it at that place (**Deut 14:24-26**).
 - (2) The *Africa Bible Commentary* explains: "We do not know exactly when the tithes were paid. Probably they were taken to the central sanctuary at the time of the harvest festival, known as the Feast of Tabernacles or at the Feast of Weeks (Pentecost) ([Deut] 16:9-17). But given the difficulty of transporting goods over long distances, Deuteronomy included the option of converting the goods into money that could then be used to purchase equivalent goods for offering and for the sacred meal eaten at the central sanctuary by the entire household." (Adeyemo 2006: 230)
 - e. *The required tithes were to be paid from the firstborn and best of the animals and the first and best of the crops. This was called "the first fruits" (see **Exod 22:29-30; 23:14-19; 34:26; Lev 2:14; 23:10, 17; 27:26-33; Num 18:12, 29-32; Deut 12:17; 14:23; Neh 10:34-37; 12:44**).*
3. The OT Law also regulated other giving that the Israelites were required to do.

- a. All Israelites were required to pay an annual half-shekel tax to support the tabernacle and temple (**Exod 30:11-16; 2 Chron 24:4-9; Neh 10:32** [where it is described as a third of a shekel]; **Matt 17:24-27**).
 - b. Offerings given to the priests became the property of the priests (**Num 5:9-10**).
 - c. The people were prohibited from gleaning the corners of their fields, or reaping fallen fruit, or from twice beating their olive trees or gathering grapes; the leftovers were for the needy and for non-Israelites (**Lev 19:9-10; Deut 24:19-20**).
 - d. The Feast of Weeks was required to be supported by a “freewill” offering (**Deut 16:10**).
 - e. Any freewill offerings of animals given to the work of the Lord were to be only from the best, non-maimed animals (**Lev 22:18-25**).
 - f. *As part of the Mosaic Law the OT Hebrews were to financially and materially provide for the poor and needy:*
 - (1) By giving (**Exod 23:10-11; Lev 19: 9-10; Deut 15:10-11; 24: 19-21; Pss 41:1; 112:5-6; Prov 14:21; 19:17; 22: 9, 22; 31:20; Isa 58:6-7; Ezek 16:49**).
 - (2) By lending without charging interest to fellow Hebrews (**Exod 22:25-27; Deut 15:7-9; Ps 37:26; Ezek 18:3**).
 - (3) Israel was to be a lending nation to others (**Deut 15:6**).
4. OT Hebrews also voluntarily gave (over and above the legally-required tithe) to support God’s work.
- a. When the tabernacle was being constructed the Israelites gave “*much more than enough for the construction work*” so much so that Moses issued a command to restrain the people from making any more contributions (**Exod 36:2-7; see also Exod 38:21-31**).
 - b. When Solomon’s temple was being constructed, “*whoever possessed precious stones gave them to the treasury of the house of the Lord, in care of Jehiel the Gershonite. The people rejoiced because they had offered so willingly, for they made their offering to the Lord with a whole heart, and King David also rejoiced greatly.*” (**1 Chron 29:8-9; see 1 Chron 29:1-9, 17**)
 - c. When the restoration temple under Zerubbabel was being constructed the people also gave liberally to support the work (see **Ezra 8:24-34; Neh 10:32-33**).
5. The OT Mosaic Covenant and Law tied obedience to the law (including paying the required tithes and taxes) to material prosperity in the land.
- a. *The Old [Mosaic] Covenant was a “works-based” covenant, not a “grace-based” covenant like the New Covenant which governs believers today.* A “works-based” covenant is a legal covenant having an “if . . . then” character—i.e., “if” you obey all of the terms of the covenant, “then” you will be blessed, but if you do not obey all of the terms of the covenant, then you will be cursed; further, the Old Covenant largely was related to blessings and curses in the physical, material realm (see **Exod 15:26; 19:3-6; Lev 26:1-43; Deut 28:1-4, 15-19; Josh 23:14-16; Jer 11:1-11; Dan 9:11-14; Jas 2:10**). The reason is that the Mosaic law was a foundation of a nation-state (Israel), not of a spiritual community like the church. Membership in OT Israel was based on physical descent from Abraham and Isaac, not regeneration and spiritual conversion as with the church. The Mosaic Covenant and Law (including the law of the tithe) were designed to regulate the nation of Israel in the land.
 - b. *Because the Mosaic Covenant and Law were designed to regulate the nation of Israel in the land, in Deut 26:12-15 there is a link between tithing and the fruitfulness of the land of Israel.* In **Deut 26:16** Moses had specifically admonished the Israelites to obey all of God’s commandments and laws. In **Deut 28:12** God promised that he “*will open for you His good storehouse, the heavens, to give rain to your land in its season and to bless all the work of your hand*” if Israel was careful to do all of the commandments of the law. If Israel failed to keep the whole law, then God promised to withhold the rain and cause the crops to fail and be consumed by locusts, worms, and crickets (**Deut 28:23-24, 38-42; see also Lev 26:3-6; 14-16, 19-26**).
 - c. *Blomberg summarizes:* “In the framework of the unique covenant he arranged with Israel, he commands obedience to the Torah, and it is within this covenantal framework that the vast majority of Old Testament promises of prosperity must be viewed. They are consistently tied to the Promised Land and to the temple cult and its sacrificial form of worship. . . . But the unique covenantal arrangements between God and Israel prevent us from generalizing and saying that God *must* materially reward his faithful people in other nations or eras.” (Blomberg 1999: 82-83, 51)
6. In **Mal 3:7-12** God rebuked and challenged OT Israel for its failure to pay the legally-required tithes and offerings.⁷ “*From the days of your fathers you have turned aside from My statutes and have not*

kept them. Return to Me, and I will return to you,” says the LORD of hosts. “But you say, ‘How shall we return?’ ⁸Will a man rob God? Yet you are robbing Me! But you say, ‘How have we robbed You?’ In tithes and offerings. ⁹You are cursed with a curse, for you are robbing Me, the whole nation of you! ¹⁰Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,” says the LORD of hosts, “if I will not open for you the windows of heaven and pour out for you a blessing until it overflows. ¹¹Then I will rebuke the devourer for you, so that it will not destroy the fruits of the ground; nor will your vine in the field cast its grapes,” says the LORD of hosts. ¹²“All the nations will call you blessed, for you shall be a delightful land,” says the LORD of hosts.

a. The book of **Malachi** was given to the nation of Israel after it had returned from exile in Babylon. It was a call for repentance to the people in general and to the priests in particular.

(1) In Hag 1:1-11 the Israelites had returned to Jerusalem and were supposed to rebuild the temple. However, they had not done so. Thus, God had not sent rain, had caused their crops to fail, and had afflicted the people with drought and other problems.

(2) Now, in Malachi, the temple had been rebuilt but prosperity still had not come. The nation was suffering from the same problems that had existed when Haggai had written. Despite that, they had forgotten God and treated him with dishonor. The priests were presenting “defiled food” and “lame or sick” animals on the altar (**Mal 1:7-14**) and were causing many people to stumble (**Mal 2:1-9**). They had divorced their wives and had married pagan women (**Mal 2:10-17**). Further, just as Israel had violated all the other OT laws, it was also violating the laws regarding tithes and offerings. As a result of this disobedience, God had brought the curses of the Old Covenant which he had announced in **Deut 28:15-24, 38-42**.

b. *The context of the book is clearly based on the Mosaic Covenant and Law and the physical, agrarian blessings and curses promised in that law.*

(1) The entire nation was cursed and the priests were primarily at fault (see **Mal 1:6; 2:1-2, 7-9, 13-14; 3:3-4**).

(2) This passage is a specific instance of God’s applying the promised blessings and curses of the Mosaic Law to Israel. Both the promised blessing of **Mal 3:10** and the curses of **Mal 3:9, 11** relate to land and crops. Both are based and dependent on the Mosaic Covenant and the specific covenantal relationship between God and OT Israel. They are blessings and curses promised to the nation as a whole; they are not individual blessings or curses promised to individuals who tithe or do not tithe. **Mal 3:7-12** is a specific example of God fulfilling his promise to curse the land because of the people’s disobedience but also of his recalling for the people his promised blessings for obedience and challenging the people to test God’s faithfulness by their own obedience.

(A) In **Mal 3:10** the “windows of heaven” (NASB) or “floodgates of heaven” (NIV) is the same phrase used in **Gen 7:11** and **8:2**, and refers to abundant rain.

(B) In **Mal 3:11** the “devourer” is a literal translation of the Hebrew word, but it is clear from the context that some sort of agricultural pest is indicated. Thus, the NIV translates the verse as, “I will prevent pests from devouring your crop.” The ESV contains a footnote which states that the term is “probably a name for some crop-destroying pest or pests.” Extra-biblical evidence from related languages suggests that what is referred to is an infestation of caterpillars (Hurowitz 2002: 327-36).

(C) *Blomberg summarizes:* “Malachi clearly alludes to the covenantal arrangement unique to the nation of Israel. And verse 12 continues, ‘then all the nations will call you blessed’, an obvious reference to the distinctive promises to Abraham in Genesis 12:1-3. It is also important to remember the unique relationship in the Old Testament between tithes and offerings and the temple cult. Without a similar centre for bloody sacrifices today, one cannot simply transfer all principles for giving to God’s sanctuary in the Old Testament to church budgets in the New Testament age.” (Blomberg 1999: 80)

7. Christians today are no longer under the law of the tithe.

a. *The OT Mosaic Law had a specific and limited function.* In **Gal 3:22-4:11** Paul argues that the Law was a “pedagogue” (**3:24-25**), a “guardian and manager” (**Gal 4:2**), which had custody over “minor children” (**Gal 4:1-3**). “The tightly knit structure of this argument and the broad pattern of chiasm in these verses points to a single function of the Law. This function is

that of a custodian who closely regulates and supervises God's people in a period of spiritual minority. Like the elementary principles of the world [**Gal 4:3, 9**], the Law orders the daily affairs of its wards until sonship is realized. It was established as a temporary but necessary expedient given the operative principle of sin and functions as a 'bridle' for a people that are prone to sin, bringing to light the defined will of God as a basis for covenant obligation. With, however, the coming of faith in Christ, the Law's function as guardian and custodian ceases and the Spirit becomes the internal guiding principle." (Belleville 1986: 70)

b. *Jesus said that he had come to fulfill the law, and that not even the smallest letter of the law would pass away "until all is accomplished" (Matt 5:17-18). "All was accomplished" at the cross (see John 19:30; Rom 10:4; Eph 2:14-15; Col 2:13-15). At the cross Christ began the New Covenant and, with it, the new era of "the law of Christ" (Luke 22:20; 1 Cor 9:19-21; 11:25; 2 Cor 3:5-6; Gal 6:2). The temple, the sacrificial system, the priesthood, and the other distinctive aspects of the OT law were brought to fulfillment and done away with. The distinction between Jew and Gentile has been abolished, and he has made us "one new man" in Christ (Eph 2:11-22). Christ brought about "a change of law" (Heb 7:11-12; 8:13). The "law of Christ" is not only the teachings of Jesus but also that of the NT writers (see, e.g., John 14:24-26; 16:12-15; 17:8, 18-20; 1 Cor 14:37; Gal 1:11-12; Eph 2:20; 1 Thess 2:13; 2 Thess 2:15; 3:6, 14; Heb 2:3; Rev 1:11). Thus, we are no longer bound by the Old Covenant and its laws, commands, and rules, but now are subject to the law of Christ (see Rom 6:14; 7:6; 1 Cor 9:20-21; Gal 3:1-4; 5:18; see also Col 2:8-17).*

c. *Jesus' one reference to the tithe (Matt 23:23) was made while the OT law was still in force, before Jesus went to the cross and began the New Covenant. Jesus was "born under the law" (Gal 4:4). That is the context in which Jesus told the scribes and Pharisees (who also were still under the law), "Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cumin, and have neglected the weightier provisions of the law: justice and mercy and faithfulness; but these are the things you should have done without neglecting the others" (Matt 23:23; see also Luke 11:42). "This is the only passage in the entire New Testament that could be taken as promoting the tithe. But what is crucial to note is that Jesus is appealing to the 'more important matters of the law' (Matt. 23:23), which is still in force until the establishment of God's new covenant at Pentecost, especially for the Jewish leaders who studied it so scrupulously." (Blomberg 1999: 136)*

d. *Heb 7:4-10 is the only other place in the NT where giving 10% (i.e., a tithe) is mentioned. This passage refers back to Gen 14:18-20, where Abram gave 10% of the spoils he had taken in battle to Melchizedek. The point of that passage, however, is not that Christians are under the "law of the tithe," since Abram himself "was under no legal obligation to pay tithes to Melchizedek as Israelites would later be required by God's law to pay a tithe to the Levitical priesthood" (Rayburn 1989: 1138). Instead, the point of the passage is that Melchizedek was superior to Abram. Because Christ is a priest "according to the order of Melchizedek" (Heb 7:15-17), Christ is superior to the Levitical priesthood. In fact, "as the law was a parenthesis between Abraham's dispensation of promise of grace, and its enduring fulfillment at Christ's coming . . . so the Levitical priesthood was parenthetical and temporary, between Melchizedek's typically enduring priesthood, and its antitypical realization in our ever continuing High Priest, Christ" (Jamieson, Fausset, and Brown 1961: 1415). Thus, although the practice of tithing is not the point of the passage at all, if the passage has any implication for us today regarding the tithe, it would be that we are not under the law of the tithe, since that law was part of the Old Covenant which was temporary and has been superseded by the law of Christ.*

e. *Because the OT law of the tithe was part of the Old, Mosaic Covenant and law, and was specific to OT Israel, Christians today are not bound by it. To turn the promise of Mal 3:10 from a physical blessing on the nation to a personal blessing is to take that verse completely out of the context of the blessings and curses of Deuteronomy 28 on which it was based. Ken Sarles points out that the promised blessings and curses of Deuteronomy 28 "were historically conditioned, having been fulfilled in the history of the nation Israel as recorded in the Old Testament. The blessings and cursings to the nation Israel living under the Law cannot be extended to New Testament saints." (Sarles 1986: 347) Blomberg concludes, "Land and worship in the New Testament are both clearly 'spiritualized', at least during the church age. . . . That is to say they are fulfilled in Christ in such a way that believers may not claim these promises in a literal, materialistic sense during the Christian era." (Blomberg 1999: 83)*

8. Although we are not under the law of the tithe or other OT laws, OT law and examples provide good foundational principles for giving by Christians today.

a. *OT laws, commands, and rules may be viewed as examples of universal or general principles, which may help guide us to the extent that they are similar to our current situation.* Jesus and the NT writers looked at OT laws as *illustrations* of greater principles. OT laws could be violated when adhering to them would violate the principle. For example, Jesus cites the Sabbath laws as pointing to himself and to the principle of compassion (**Matt 12:1-8; Mark 2:23-28; Luke 6:1-11**). Jesus and Paul both quote OT laws as examples of the greater law of love (**Matt 22:37-39; Rom 13:9**).

b. *These applicable principles of giving from the OT include the following:*

(1) When God's people are being faithful and see an important need, they give willingly and generously. Before the Mosaic Law was given, the Bible stresses that the patriarchs generously gave of their wealth. After the Mosaic Law was given, the Israelites were under very detailed requirements concerning giving. They often failed to obey the "laws" of giving. Nevertheless, when they put the Lord first in their lives, and were confronted with important needs, they willingly and generously gave far more than 23% they were required to give by law. The construction of the tabernacle, Solomon's temple, and Zerubbabel's temple are three examples of that. In fact, they gave more than enough—so much so that Moses had to order them to stop giving! That is the mindset that we should have today.

(2) God blesses those who help the poor and needy but is against those who do not give to the poor and needy. The poor and needy are close to God's heart. Thus, God decreed the "gleaning" laws to support the poor and needy (**Lev 19:9-10; Deut 24:19-20**). Further, he specifically promised to bless those who are generous in helping the poor and needy (see **Ps 41:1-3; 112:5-6; Prov 11:24-25; 19:17; 22:9; 28:27**). On the other hand, his wrath was against those who had the means to help the poor and needy but did not do so (**Ezek 16:49**).

9. The practice of tithing in the New Covenant era should represent a spiritual discipline and "foundation" of giving by which we acknowledge God's ownership of all of our money and possessions. Just as the OT is the foundation for the NT, so tithing (10%) should be the "foundation" (not the "ceiling") of New Covenant giving.

a. Paul cited the OT system in which the priests were supported by the required tithes and offerings of the people as a model for the financial support of the NT ministry (**1 Cor 9:13-14**).

b. *Tithing today is something like the discipline of fasting.* When we fast we acknowledge that God provides our food and that we are not controlled by our appetites; we recognize his ownership of our bodies and subject ourselves, including our stomachs, to him. Tithing (i.e., giving 10%) represents a good "rule of thumb" (although not a "law") for Christians, which should remind us that the other 90% is not "ours," but that the entire 100% ultimately is owned by God.

c. *The Africa Bible Commentary states well the principle behind the tithe that we should be striving for:* "Many churches treat the tithe regulation as meaning that we should give a tenth of all that we have to God. There is no problem with this if it is taken as a guiding principle. But there is a problem if it is treated legalistically and seen as a rule binding every believer and as a requirement for satisfying the law of God. The NT principle is to give in proportion to how God has blessed us (1 Cor 16:1-2; 2 Cor 8:13-15). This would mean that those who have been richly blessed will be able to give far more than a mere tenth. Christ gave all of himself for us. Why should we keep so much for ourselves and give him so little? But unfortunately church leaders cannot promote this principle while they advocate tithing as a rule. Believers will be content to give only a tenth, when they should be giving more to help meet the needs of the church in Africa. What we should be doing is working with the spirit of the tithe, encouraging believers to give more and not laying a burden of guilt on those who for a time and for good reason are unable to give." (Adeyemo 2006: 230)

10. The New Covenant standard for giving is not the tithe but the Cross. We should keep our focus on Christ. Christ did not just give 10% of Himself, but gave all of Himself for us. As a result, we have infinitely greater blessings from God than the OT Hebrews ever had:

<u>Old Covenant</u>	<u>New Covenant</u>
<ol style="list-style-type: none"> 1. Under the OC, the people had to continually make sacrifices for their sins (Lev 4:1-5:13; 5:14-6:7; 6:24-30; 7:1-8; 8:14-17; 16:3-22; Num 5:5-10; Heb 7:27). 2. Under the OC, only some of Israel's sins were covered, and only for 1 year (Num 15:30-31; Heb 9:7; 10:1-3). 3. The OC did not give eternal life (Rom 3:21; Gal 3:11, 21). 4. Under the OC, God's presence only dwelt in the temple, and the people had to go to the temple to get close to the presence of God (1 Kgs 8:10-11; 2 Chron 5:11-14; 7:1-2). 5. Under the OC, only the priests could enter the temple (Num 18: 22-23; Heb 9:6). 6. Under the OC, only the high priest could enter the holy of holies to be in the presence of God (Lev 16:2-34). 7. Under the OC, the high priest could only enter the holy of holies one day each year (Lev 16:34; Heb 9:7). 8. Under the OC, the Holy Spirit left the temple, never to return (Ezek 9:3; 10:1-19; 11:22-23). 9. Under the OC, the Holy Spirit never indwelt people, but only came upon certain people and then would leave (Exod 31:3; Num 11:16-29; Judg 3:10; 6:34; 14: 6, 19; 1 Sam 10:1-11; 16:13-14; 19:20-24). 10. Under the OC, the people were in bondage to the law which they could never fulfill (Acts 15:10; Rom 7:6, 23; 8:2-3; Gal 3:23; 5:1). 11. Under the OC, the people had hearts of stone (Zech 7:12). 	<ol style="list-style-type: none"> 1. In the NC, Christ has made the one sacrifice that is sufficient to forgive all of His people's sins forever (John 1:29; Heb 7:26-28; 9:11-12, 28; 10:1-18). 2. In the NC, <i>all</i> of our sins—past, present, and future—have been forgiven <i>forever</i> (Jer 31:34; Acts 10:43; 13:38-39; Heb 10:1-18). 3. In the NC, we are given eternal life (John 3:14-16, 36; 17:2-3; Heb 5:9). 4. In the NC, we <i>are</i> the temple, and God has come to us (1 Cor 3:9, 16-17; 2 Cor 6:16-7:1; Eph 2:21; 1 Pet 2:5; Rev 3:12). 5. In the NC, all Christians <i>are</i> priests (1 Pet 2:5, 9; Rev 1:6; 5:10). 6. In the NC, Christ is our high priest (Heb 4:14-5:10; 7:1-10:25). 7. In the NC, Christ is continually in the presence of God interceding for us (Heb 7:25; 9:24). 8. In the NC, Jesus promised that He would “never leave us or forsake us” (Heb 13:5). 9. In the NC, the Holy Spirit has come to live inside all believers, and will never leave us or forsake us (Ezek 36:27; John 14:16-17; 16:7; Acts 2:14-18, 38-39; Rom 8:9; 1 Cor 3:16; 6:19). 10. In the NC, Christ has fulfilled the law for us and has written His law (the law of Christ) on our hearts (Jer 31:33; Matt 5:17; Rom 10:4; Col 2: 13-15; Heb 8:10; 10:16). 11. In the NC, God has replaced our hearts of stone with hearts of flesh (Ezek 11:19; 36:26; 2 Cor 3:3).

In the NC we have a direct, personal relationship with God that OT believers never had (**Jer 31:34; Heb 4:16; 7:19**). We have unlimited access to God our Father, through Jesus Christ, that the OT believers could only dream about (**Matt 27:51; Heb 10:19-22**). God has even adopted us into His own family (**Rom 8:14-17; Gal 3:26; 4:6-7; Eph 1:5**). Since we have been given so much more than they were given, how can Christians view the tithe (10%) as a lot or as the maximum? Instead, we should view it as the minimum. Our giving reveals the state of our heart. The primary issue is not *whether* to give, or even *how much* to give, but the *reason why* we give: Do we give because the law commands us externally to give (OC), or because the gospel changes us internally so that we want to give (NC)? Our attitude towards giving reveals, perhaps better than any other area of life, whether we truly have been born again or not. “If Christ could sacrifice so much for us, how dare we refuse to give generously to the needy!” (Blomberg 1999:193)

C. Giving in the New Covenant: voluntary, generous, and proportional giving to meet real needs

The early believers understood the radical difference that Christ and the Gospel means for our lives. They understood the implications of the Gospel in all aspects of life, including their use of money and material possessions. They applied the New Covenant principles of giving which were proclaimed by Jesus and the Apostles—that giving should be done freely, generously, and in proportion to one's resources in order to build the kingdom and meet real needs. As a result, the early church was characterized by radical generosity and sacrificial giving that lasted for hundreds of years. That type of giving can occur again as we get our eyes off the Old Covenant law, get our eyes focused on Christ and the Gospel, and teach our people the principles of New Covenant giving.

1. The example of Zaccheus (Luke 19:1-10). Although Zaccheus became a believer while the Old Covenant was still in effect, he is an excellent example of someone who understood the implications of the Gospel with respect to giving.
 - a. *Zaccheus voluntarily decided to give half of his possessions to the poor.* The “law” did not require that. Jesus had not commanded him to begin tithing in order to meet the requirements of the law. Instead, Zaccheus' generous giving is an example of the gospel principle: “who has been forgiven much, loves much” (see **Luke 7:36-50**).
 - b. *Zaccheus voluntarily decided to give back four times the amount of which he had defrauded anyone.* The OT law only required that a person repay 120%, not 400%, in the case of theft or defrauding someone (see **Lev 6:2-5; Num 5:7**). His giving back so much more was a clear

outward sign of a changed heart.

c. *Zaccheus' motive for his generous giving was to please the Lord.* Zaccheus' statement, "Behold, Lord!" (or, "Look, Lord!") is like a little child saying "Look, Mommy!" or "Look, Daddy! See what I'm doing!" Zaccheus was doing what he thought would please his new Lord. That should be our attitude also.

2. The church in Jerusalem in Acts 2:44-47 and Acts 4:32-37.

a. *The believers were "together" (Acts 2:44) and "were of one heart and soul" (Acts 4:32).*

That attitude follows from seeing ourselves and our fellow-believers all as part of one body and one family. Even where we live in separate places, togetherness and being of one heart and soul still occurs. This is the basic attitude that follows from truly putting Christ first in our lives. As Willard said, when we put Christ first and treasure him supremely, "then we will also treasure our neighbors rightly, as *he* treasures them" (Willard 1997: 203).

b. *The believers "had all things in common" (Acts 2:44) and did not claim "that anything belonging to him was his own, but all things were common property to them" (Acts 4:32).* The believers did each own their own property and things (Acts 2:45-46; 4:34-37; 5:4). However, the crucial thing was their *attitude* toward the things they owned and toward other people. Again, a proper attitude toward money, possessions, and other people flows from having a proper attitude toward Christ and his kingdom.

c. *The believers "began selling their property and possessions and were sharing with them all, as anyone might have need" (Acts 2:45; see also Acts 4:34-35).*

(1) What they did was voluntary, not forced on them. They were not "pressured" to sell or share their things with others, nor were they manipulated by guilt or greed of spiritual gain. Selling "land or houses" (Acts 4:34) involved true sacrificial giving. Further, the imperfect verb tenses indicate that this was not a one-time divestiture of all of one's property, but ongoing acts of charity as needs arose (Blomberg 1999:162, 165).

(2) Interestingly, Barnabas was a Levite (Acts 4:36-37). According to the Mosaic Law, Levites were not to own land (see Num 18:20-26; Deut 10:9; 12:12; 14:27-29; 18:1-2; Josh 13:14, 33; 14:3; 18:7; Ezek 44:28). The fact that he did so indicates that the Mosaic Law no longer was or is applicable to believers.

(3) Their giving was done to meet real need (Acts 2:45; 4:35). God promises to supply our "needs," not necessarily our "wants" or "desires" (Phil 4:19). God supplies our needs *through his people, the church*. In fact, when we meet the material needs of our brothers and sisters, that demonstrates the reality of the love of God in us (1 John 3:17) and the reality of our faith (Jas 2:15-16).

d. *God blessed the believers because they were living and giving in conformity to his kingdom-centered way of life.* As a result of valuing Christ over their money and possessions, and using their money and possessions to honor Christ and build his kingdom, God blessed the believers both physically and spiritually.

(1) "There was not a needy person among them" (Acts 4:34). God took care of the physical needs of the poor believers through the sharing and generosity of the other believers.

(2) "Day by day continuing with one mind in the temple, and breaking bread from house to house, they were taking their meals together with gladness and sincerity of heart" (Acts 2:46). God knit the believers together. He gave them joy. Joy always follows when we act as we should.

(3) "Praising God and having favor with all the people" (Acts 2:47). The church is always being observed by non-believers. When the church acts as it should, other people notice and cannot help but view such love favorably.

(4) "And with great power the apostles were giving testimony to the resurrection of the Lord Jesus" (Acts 4:33); "And the Lord was adding to their number day by day those who were being saved" (Acts 2:47). God grants us spiritual power as we obey him. Christians living and giving as they are supposed to is itself a powerful testimony to the resurrection. How we live can be a more powerful testimony than what we say. In fact, what we say must be demonstrated by how we live if people are going to believe us. When how we live is consistent with what we say, God blesses that to add to his kingdom.

(5) "And abundant grace was upon them all" (Acts 4:33). God rewards faithfulness.

He draws us closer to himself, to each other, and to other people when we live and give as we are supposed to. Thus, God poured out spiritual blessings on the believers and also took care of their physical needs.

3. The church in Antioch in Acts 11:27-30.

a. *The believers in Acts 2 and 4 were largely Jewish and were located in Jerusalem. In Acts 11 the believers were largely Gentiles and were located in Antioch (in modern Syria).*

b. *The Holy Spirit indicated that there was going to be a famine. The famine occurred in AD 45-47, about 10-15 years after the events of Acts 2 and 4 (Blomberg 1999: 171). As a result of learning this, “in proportion that any of the disciples had means, each of them determined to send a contribution for the relief of the brethren living in Judea. And they did, sending it in charge of Barnabas and Saul to the elders” (Acts 11:28-29).*

(1) The believers in Antioch did not hesitate to respond when they learned of a real need. “Each of them” who had the ability to give did so.

(2) They did not give simply out of emotion or because they were manipulated by guilt, but “determined” to help and determined how to help—i.e., they responded thoughtfully and they planned how they would help.

(3) The believers in Antioch were not taking care of the needy among themselves as the believers in Jerusalem had done, but were responding to a need far away from them.

Further, they were responding to a need of people who were of a different background than their own. That demonstrates that the believers in Antioch truly understood that the entire church is “one body” (1 Cor 12:13) and that, regardless of our different racial, ethnic, tribal, and other backgrounds we are all “one new man” in Christ (Eph 2:15-16).

4. The church in Macedonia in 2 Cor 8:1-5.

a. *Another great need occurred among the believers in Jerusalem (1 Cor 16:1-4). This occurred about AD 54-57, approximately 10 years after the events of Acts 11:27-30. Paul went to the churches in Greece to raise money for the churches in Jerusalem.*

b. *The church in Macedonia (northern Greece) responded eagerly and generously to Paul’s appeal.*

(1) They were Gentiles but generously supported their poor Jewish brethren.

(2) They gave generously even though they themselves were suffering from “deep poverty” and “a great ordeal of affliction” (2 Cor 8:2). Despite their own circumstances, the Macedonians even “*begged us with much urging for the favor of participation in the support of the saints*” (2 Cor 8:4).

(3) They gave freely, “*of their own accord,*” and gave “*according to their ability, and beyond their ability*” (2 Cor 8:3).

(4) The reason the Macedonians gave so generously was that they understood the implications of the Gospel: “*they first gave themselves to the Lord and to us by the will of God*” (2 Cor 8:5).

(5) The generosity of the Macedonians caused the church in Corinth to also give (Rom 15:25-27).

5. The voluntary, generous, and proportional giving of the early church was not limited to Bible times but continued for at least the next 300 years of church history. The following quotations from both Christians and pagans demonstrate that for more than 300 years of church history, believers gave voluntarily (i.e., not under “the law of the tithe”), generously, and in proportion to their ability in order to meet real needs. The quotations from pagans also show that the lifestyle and giving by the early church were so different from that of the world, that even the pagans noticed the difference *and were drawn to the church because of the believers’ lifestyle and generosity.* In fact, it was largely because of this holy lifestyle and radical generosity that the church was able to spread rapidly and transform the brutal, pagan Roman Empire. Those same principles apply today and will work today in our cultures just as they worked then.

a. *The Didache (c. AD 90).* “Give to everybody who begs from you, and ask for no return. For the Father wants his own gifts to be universally shared. Happy is the man who gives as the commandment bids him, for he is guiltless! . . . Do not be one who holds his hand out to take, but shuts it when it comes to giving. If your labor has brought you earnings, pay a ransom for your sins. Do not hesitate to give and do not give with a bad grace; for you will discover who He is that pays you back a reward with a good grace. Do not turn your back on the needy, but

share everything with your brother and call nothing your own. For if you have what is eternal in common, how much more should you have what is transient!” (Didache: 1:5; 4:5-8)

b. *Aristides, Apology (c. AD 124)*. “[The Christians] do good to their enemies; and their women, O King, are pure as virgins, and their daughters are modest; and their men keep themselves from every unlawful union and from all uncleanness, in the hope of a recompense to come in the other world. . . . They love one another, and from widows they do not turn away their esteem; and they deliver the orphan from him who treats him harshly. And he, who has, gives to him who has not, without boasting. And when they see a stranger, they take him in to their homes and rejoice over him as a very brother; for they do not call them brethren after the flesh, but brethren after the spirit and in God. And whenever one of their poor passes from the world, each one of them according to his ability gives heed to him and carefully sees to his burial. And if they hear that one of their number is imprisoned or afflicted on account of the name of their Messiah, all of them anxiously minister to his necessity, and if it is possible to redeem him they set him free. And if there is among them any that is poor and needy, and if they have no spare food, they fast two or three days in order to supply to the needy their lack of food.” (Aristides, Apology: 15)

c. *Justin Martyr, First Apology (c. AD 150-155)*. “Those who once rejoiced in fornication now delight in continence alone; those who made use of magic arts have dedicated themselves to the good and unbegotten God; we who once took most pleasure in the means of increasing our wealth and property now bring what we have into a common fund and share with everyone in need; we who hated and killed one another and would not associate with men of different tribes because of [their different] customs, now after the manifestation of Christ live together and pray for our enemies and try to persuade those who unjustly hate us, so that they, living according to the fair commands of Christ, may share with us the good hope of receiving the same things [that we will] from God, the master of all.” (Justin Martyr, First Apology: 14)

d. *Lucian of Samosata, Death of Peregrinus (c. AD 165)—Lucian was a pagan*. “[When a Christian is imprisoned] people came even from the cities in Asia, sent by the Christians at their common expense, to succour and defend and encourage the hero. They show incredible speed whenever any such public action is taken; for in no time they lavish their all. So it was then in the case of Peregrinus; much money came to him from them by reason of his imprisonment, and he procured not a little revenue from it. The poor wretches have convinced themselves, first and foremost, that they are going to be immortal and live for all time, in consequence of which they despise death and even willingly give themselves into custody; most of them. Furthermore, their first lawgiver persuaded them that they are all brothers of one another after they have transgressed once, for all by denying the Greek gods and by worshipping that crucified sophist himself and living under his laws. Therefore they despise all things indiscriminately and consider them common property.” (Lucian of Samosata, Death of Peregrinus: 13)

e. *Irenaeus, Against Heresies (c. AD 175-180)*. “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 neighbours 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 favour upon our neighbours than yielding to necessity.” (Irenaeus, Against Heresies: 5:13:3)

f. *Mathetes, Epistle to Diognetus (c. AD 130-200)*. “For the Christians are distinguished from other men neither by country, nor language, nor the customs which they observe. . . . But, inhabiting Greek as well as barbarian cities, according as the lot of each of them has determined, and following the customs of the natives in respect to clothing, food, and the rest of their ordinary conduct, they display to us their wonderful and confessedly striking method of life. They dwell in their own countries, but simply as sojourners. As citizens, they share in all things with others, and yet endure all things as if foreigners. Every foreign land is to them as their native country, and every land of their birth as a land of strangers. They marry, as do all [others]; they beget children; but they do not destroy their offspring. They have a common table, but not a common bed. They are in the flesh, but they do not live after the flesh. They pass their days on earth, but they are citizens of heaven. They obey the prescribed laws, and at

the same time surpass the laws by their lives. They love all men, and are persecuted by all. They are unknown and condemned; they are put to death, and restored to life. They are poor, yet make many rich; they are in lack of all things, and yet abound in all; they are dishonoured, and yet in their very dishonour are glorified. They are evil spoken of, and yet are justified; they are reviled, and bless; they are insulted, and repay the insult with honour; they do good, yet are punished as evil-doers. When punished, they rejoice as if quickened into life; they are assailed by the Jews as foreigners, and are persecuted by the Greeks; yet those who hate them are unable to assign any reason for their hatred.” (Mathetes, Epistle to Diognetus: 5)

g. *Tertullian, Apology (c. AD 197-200)*. “The tried men of our elders preside over us, obtaining that honour not by purchase, but by established character. There is no buying and selling of any sort in the things of God. Though we have our treasure-chest, it is not made up of purchase-money, as of a religion that has its price. On the monthly day, if he likes, each puts in a small donation; but only if it be his pleasure, and only if he be able: for there is no compulsion; all is voluntary. These gifts are, as it were, piety's deposit fund. For they are not taken thence and spent on feasts, and drinking-bouts, and eating-houses, but to support and bury poor people, to supply the wants of boys and girls destitute of means and parents, and of old persons confined now to the house; such, too, as have suffered shipwreck; and if there happen to be any in the mines, or banished to the islands, or shut up in the prisons, for nothing but their fidelity to the cause of God's Church, they become the nurslings of their confession. But it is mainly the deeds of a love so noble that lead many to put a brand upon us. See, they say, how they love one another, for themselves are animated by mutual hatred; how they are ready even to die for one another, for they themselves will sooner put to death. . . . One in mind and soul, we do not hesitate to share our earthly goods with one another. All things are common among us but our wives.” (Tertullian, Apology: 39)

h. *Julian the Apostate, Letter to Arsacius (c. AD 360-363)*—*Julian (Emperor of Rome) was a pagan*. “The religion of the Greeks does not yet prosper as I would wish, on account of those who profess it. But the gifts of the gods are great and splendid, better than any prayer or any hope . . . Why then do we think that this is sufficient and do not observe how the kindness of Christians to strangers, their care for the burial of their dead, and the sobriety of their lifestyle has done the most to advance their cause? Each of these things, I think, ought really to be practiced by us. It is not sufficient for you alone to practice them, but so must all the priests in Galatia [in modern Turkey] without exception. Either make these men good by shaming them, persuade them to become so or fire them . . . Secondly, exhort the priests neither to approach a theater nor to drink in a tavern, nor to profess any base or infamous trade. Honor those who obey and expel those who disobey. Erect many hostels, one in each city, in order that strangers may enjoy my kindness, not only those of our own faith but also of others whosoever is in want of money. I have just been devising a plan by which you will be able to get supplies. For I have ordered that every year throughout all Galatia 30,000 modii of grain and 60,000 pints of wine shall be provided. The fifth part of these I order to be expended on the poor who serve the priests, and the rest must be distributed from me to strangers and beggars. For it is disgraceful when no Jew is a beggar and the impious Galileans [the name given by Julian to Christians] support our poor in addition to their own; everyone is able to see that our coreligionists are in want of aid from us.” (Julian the Apostate, Letter to Arsacius)

D. Giving according to Jesus

1. Jesus had a consistent approach to what we are to do with our money and material possessions based on having a God-and-kingdom-centered attitude and priorities. He articulated this in Matt 6:19-34:

“¹⁹Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; ²¹for where your treasure is, there your heart will be also. ²²The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light. ²³But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is the darkness! ²⁴No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth. ²⁵For this reason I say to you, do not be worried about your life, as to what you will eat or what you will drink; nor for your body, as to what you will put on. Is not life more than food, and the body more than clothing? ²⁶Look at the birds of the air, that they do not sow, nor reap nor gather into barns,

and yet your heavenly Father feeds them. Are you not worth much more than they? ²⁷And who of you by being worried can add a single hour to his life? ²⁸And why are you worried about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, ²⁹yet I say to you that not even Solomon in all his glory clothed himself like one of these. ³⁰But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more clothe you? You of little faith! ³¹Do not worry then, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear for clothing?' ³²For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things. ³³But seek first His kingdom and His righteousness, and all these things will be added to you. ³⁴So do not worry about tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own."

2. Dallas Willard describes Jesus' perspective on wealth this way: "Treasures are the things we try to keep because of the value we place on them. . . . The most important commandment of the Judeo-Christian tradition is to treasure God and his realm more than anything else. That is what it means to love God with all your heart, soul, mind, and strength. It means to *treasure* him, to hold him and his dear, and to protect and aid him in his purposes. Our only wisdom, safety, and fulfillment lies in so treasuring God. Then we will also treasure our neighbors rightly, as *he* treasures them. . . . The first thing that Jesus tells us with respect to treasures is that to treasure things that are 'upon the earth' is not a smart strategy for treasuring. Treasures of the earth, by their very nature, simply cannot be held intact. . . . Of course this means that we will invest in our relationship to Jesus himself, and through him to God. But beyond that, and in close union with it, we will devote ourselves to the good of other people—those around us within the range of our power to affect. These are among God's treasures. 'The Lord's portion,' we are told, 'is his people' (Deut. 32:9). . . . Thus, to 'lay up treasures in heaven' is to treasure all of these intimate and touching aspects of heaven's life, all of what God is doing on earth. . . . 'Therefore, as we have opportunities let us do good to all men, and most of all to the family of faith' (Gal. 6:8-10). This is, precisely, *how* we deposit treasures in heaven on a daily, hourly basis. . . . We cannot but serve our treasures. . . . We simply cannot have two *ultimate* goals or points of reference for our actions. . . . You cannot be the servant of both God and things 'on earth,' because their requirements conflict. Unless you have already put God first, for example, what you will have to do to be financially secure, impress other people, or fulfill your desires will inevitably lead you against God's wishes. That is why the first of the Ten Commandments, 'You shall have no gods who take priority over me,' is the first of the Ten Commandments." (Willard 1997: 203-07)

3. Jesus describes what it costs to have this kingdom-oriented mindset:

- a. We must value Christ and his kingdom over our earthly families (**Luke 14:26**).
- b. We must value Christ and his kingdom over ourselves and over all of our possessions (**Matt 4:1-4, 8-10; 13:44-46; Luke 4:1-8; 12:13-21; 14:26**).
- c. *We have concern for the poor and the needy—even those who oppose us—and we demonstrate that concern by generously giving to help them.* Jesus emphasized this both in his parables and in direct teaching:
 - (1) The parables of the Good Samaritan (**Luke 10:29-37**) and the Rich Man and Lazarus (**Luke 16:19-31**).
 - (2) His teaching about the separation of the sheep and the goats at the final judgment when he comes again (**Matt 25:31-46**).
 - (3) His statement in Mark 14:7 that "you always have the poor with you, and whenever you wish you can do good to them." Blomberg comments, "The clause 'you can help them any time you want' surely means that disciples should have an ongoing ministry to the poor" (Blomberg 1999: 142).
 - (4) His teaching in the Sermon on the Mount (**Matt 5:38-6:4; Luke 6:24-45**). Blomberg states that in **Matt 5:42** ("Give to the one who asks you, and do not turn away from the one who wants to borrow from you"): "Jesus would be saying that giving to the needy should not be determined on the basis of the amount they can repay (*cf.* the parallel in Luke 6:30: 'Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back'). . . . Jesus was not commanding, either in his day or in ours, that his followers necessarily give all beggars everything they demand. What is best for them is not always what they request. But to the extent that we can determine people's genuine physical or material needs, we should be concerned to point them towards the kind of help that stands a reasonable chance of remedying the situation. At the very least, against the dominant principle of reciprocity in antiquity,

Jesus is enjoining his followers to avoid the ‘I’ll scratch your back if you scratch mine’ mentality.’ (Blomberg 1999: 129-30)

(5) The “Golden Rule” (“do unto others as you would have them do unto you”—Matt 7:12; Luke 6:31). Both in Matthew (**Matt 7:9-11**) and in Luke (**Luke 6:29-30**), the Golden Rule is stated in the context of giving.

d. The “rich young ruler” was an example of someone who was *not* willing to value Christ and his kingdom over his earthly treasures (**Matt 19:16-30; Mark 10:17-23; Luke 18:18-30**).

4. With respect to giving, Jesus’ kingdom-first perspective has four essential components or applications:

a. *Motive: our giving is to be done for the right reason—to glorify God and build his kingdom, not for the purpose of obtaining the applause, notice, or rewards from people.*

(1) Jesus stated this principle in Matt 6:1-4: “*Beware of practicing your righteousness before men to be noticed by them; otherwise you have no reward with your Father who is in heaven. ²So when you give to the poor, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be honored by men. Truly I say to you, they have their reward in full. ³But when you give to the poor, do not let your left hand know what your right hand is doing, ⁴so that your giving will be in secret; and your Father who sees what is done in secret will reward you.*”

(2) Blomberg discusses this: “The formal contradiction between 6:1-2 and 5:16 [“*Let your light shine before men in such a way that they may see your good works, and glorify your Father who is in heaven*”] is quickly resolved once we understand the motives concerning who should get the glory in each passage; they are entirely different (people versus God). Jesus insists that his disciples must not parade their piety in public. Matthew 6:3 (‘do not let your left hand know what your right hand is doing’) does not mandate irresponsible stewardship, failing to keep track of one’s giving or resisting financial disclosure. Paul’s care in a later collection for the needy in Judea (see esp. 2 Cor. 8-9) will demonstrate the need for scrupulous accountability. Rather, Jesus’ point is that giving should be so ‘secretive’ that one is never tempted to do it for any human thanks or favours.” (Blomberg 1999: 130)

b. *Lack of hypocrisy: giving is not a substitute for loving God and other people, but is one manifestation of love—it is to be an outward, visible sign of the inward, spiritual grace in one’s life.* The idea that putting God first means that we must neglect other people, or our families, is completely wrong. That kind of giving is not truly kingdom-oriented, but is hypocritical and self-centered. In fact, to give to the church—if doing so means that we thereby neglect the welfare of people—shows that we do *not* truly have the love of God. As John asks in **1 John 3:17**, “*Whoever has the world’s goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?*” Similarly, in **1 John 4:20** he said, “*If someone says, ‘I love God,’ and hates his brother, he is a liar; for the one who does not love his brother whom he has seen, cannot love God whom he has not seen.*” Jesus gives two examples:

(1) In Luke 11:39-41 Jesus said to the Pharisees: “*Now you Pharisees clean the outside of the cup and of the platter; but inside of you, you are full of robbery and wickedness. You foolish ones, did not He who made the outside make the inside also? But give that which is within as charity, and then all things are clean for you.*”

(2) Blomberg comments: “The context is one of contrasting the external ritual cleansing of cups and dishes, so dear to the Pharisees’ agenda, with their internal greed and wickedness (Luke 11:39). The external-internal contrast suggests that to give what is inside the dish is primarily a metaphor for spirituality, referring to the goodness that issues from one’s heart. But, as we so often saw with the parables, one prominent way of demonstrating one’s spiritual concern is through material help: in this context, almsgiving. Charity for the poor becomes ‘an expression of what is inside.’” (Blomberg 1999: 135-36)

(3) In Matt 15:3-9 (see also Mark 7:9-13) Jesus gave another example of hypocritical giving: “*And He answered and said to them, “Why do you yourselves transgress the commandment of God for the sake of your tradition? ⁴For God said, ‘HONOR YOUR FATHER AND MOTHER,’ and, ‘HE WHO SPEAKS EVIL OF FATHER OR MOTHER IS TO BE PUT TO DEATH.’ ⁵But you say, ‘Whoever says to his father or mother, “Whatever I have that would help you has been given to God,” ⁶he is not to honor his*

father or his mother.’ And by this you invalidated the word of God for the sake of your tradition. ⁷You hypocrites, rightly did Isaiah prophesy of you: ⁸‘THIS PEOPLE HONORS ME WITH THEIR LIPS, BUT THEIR HEART IS FAR AWAY FROM ME. ⁹BUT IN VAIN DO THEY WORSHIP ME, TEACHING AS DOCTRINES THE PRECEPTS OF MEN.’”

(4) To make an offering, or dedicate money or property to God, or to make a vow to dedicate money or property only for “God’s” service, was called by the Jews of Jesus’ day “corban.” Regarding *corban*, Blomberg says, “Money could be pledged to the temple to be paid on one’s death. These funds could not be transferred to anyone else, even the needy in one’s family, but could still be used for one’s own benefit.” (Blomberg 1999: 135)

(5) Jesus is saying that to give money to “God” (i.e., to give to the church or to a great “man of God”) is a *sin* if doing so means that you cannot meet important human needs with that money or property. In fact, Jesus strongly points out that people who give money to religious causes—if doing so means that they cannot meet important human needs with that money or property—are “*hypocrites*” who by this have “*invalidated the word of God*” and that they worship the Lord “*in vain.*” Thus, in a real sense, Jesus is teaching us that what we do with our money is spiritual, and is one of the most important ways in which we “*love our neighbor as ourself.*” Indeed, according to this teaching of Jesus, the “second commandment” (“*You shall love your neighbor as yourself*”—**Matt 22:39**) is the test by which we demonstrate whether we are truly keeping the “first commandment” (“*You shall love the Lord your God with all your heart, and with all your soul, and with all your mind*”—**Matt 22:37**) or not.

c. *Unselfishness: giving is not lending—kingdom-oriented giving does not expect payment in return.* Unselfish giving, not with the purpose or expectation of getting something in return, manifests trust that God will take care of our material needs, as Jesus said in **Matt 6:33**. Jesus gives examples of what this looks like:

(1) **Matt 5:40-41** involves giving to those who are in positions superior to us: “⁴⁰If anyone wants to sue you and take your shirt, let him have your coat also. ⁴¹Whoever forces you to go one mile, go with him two.”

(2) Even though people have authority over us, or may make demands on us, or be in positions superior to us, we are not to act as the world does. Instead, we are to exhibit “kingdom living” and give to them. However, we are not to give to those who are in positions superior to us in order to ingratiate ourselves to them or “curry favor” with them. That is how the world acts toward the rich and powerful. Instead, we are to not show favoritism to the rich and powerful, but treat all types of people with equal love from pure motives. Not showing favoritism toward different kinds of people is another way in which we demonstrate that we “*love our neighbor as ourself*” (see **Jas 2:1-9**).

(3) **Luke 14:12-14** involves giving to those who are in positions inferior to us: ¹²*And He also went on to say to the one who had invited Him, “When you give a luncheon or a dinner, do not invite your friends or your brothers or your relatives or rich neighbors, otherwise they may also invite you in return and that will be your repayment. ¹³But when you give a reception, invite the poor, the crippled, the lame, the blind, ¹⁴and you will be blessed, since they do not have the means to repay you; for you will be repaid at the resurrection of the righteous.”*

(4) The poor do not have the ability to benefit us. Even so, we are to go out of our way to give to them. By giving to those who cannot repay us, we are “*walking by faith, not by sight*” (see **2 Cor 5:7**).

d. *Sacrifice: sacrificial giving (i.e., giving that really costs us something) demonstrates what we truly value the most—Christ and his kingdom or our earthly treasures—because “where [our] treasure is, there [our] heart will be also” (Matt 6:21).* Jesus himself is the ultimate example of sacrificial giving. He left the glory of heaven itself to become a human being for us (**Phil 2:5-7; 2 Cor 8:9**). Although he was God incarnate, he was born in a stable (**Luke 2:6-7**), had no home of his own (**Luke 9:58**), and lived to serve others (**Matt 20:28; Mark 10:45; John 13:5-15; Phil 2:7**). He gave his life for others, even his enemies (**Matt 20:28; Mark 10:45; Rom 5:6-8; Phil 2:8**). Jesus observed two examples of sacrificial giving:

(1) In **Mark 14:3-9** a woman anointed Jesus’ head with perfume costing 300 denarii:

³While He was in Bethany at the home of Simon the leper, and reclining at the table, there came a woman with an alabaster vial of very costly perfume of pure nard; and she broke the vial and poured it over His head. ⁴But some were indignantly remarking to one another, "Why has this perfume been wasted? ⁵For this perfume might have been sold for over three hundred denarii, and the money given to the poor." And they were scolding her. ⁶But Jesus said, "Let her alone; why do you bother her? She has done a good deed to Me. ⁷For you always have the poor with you, and whenever you wish you can do good to them; but you do not always have Me. ⁸She has done what she could; she has anointed My body beforehand for the burial. ⁹Truly I say to you, wherever the gospel is preached in the whole world, what this woman has done will also be spoken of in memory of her."

(2) One denarius was the average working person's daily wage. Thus, she sacrificed perfume costing an entire year's wages to honor Jesus. Jesus commented that "she has done what she could," and that as a result of her sacrifice "wherever the gospel is preached in the whole world, what this woman has done will also be spoken of in memory of her." However, Blomberg cautions us regarding this example: "We must note that this lavish gift is given for a non-repeatable event—Jesus' death. . . . There undoubtedly will be unique, non-recurring opportunities for costly expenditure in the service of Christ today as well—perhaps a few building projects that particularly glorify God through the worship they cultivate. But, as in Jesus' case, these should be the exceptions, not the rule." (Blomberg 1999: 142)

(3) In Luke 21:1-4 Jesus saw a woman putting two small copper coins into the temple treasury: ¹And He looked up and saw the rich putting their gifts into the treasury. ²And He saw a poor widow putting in two small copper coins. ³And He said, "Truly I say to you, this poor widow put in more than all of them; ⁴for they all out of their surplus put into the offering; but she out of her poverty put in all that she had to live on."

(4) Jesus observed that even a gift of two small copper coins can have greater spiritual significance than a gift of thousands of shekels or talents. The reason is that, according to the principle of sacrifice, the most important thing is not how much one gives, but how much one has left over after one has given.

(5) At the same time, on a secondary level the text "may reflect an ironic lament about a system that allowed the woman potentially to divest herself of any further resources" (Blomberg 1999: 144-45). In our churches we must be careful not to exploit or manipulate people's giving so as to drive already poor people into deeper poverty. Instead, while teaching about the biblical principles of giving, we should also be teaching people about how to become economically self-sufficient.

E. Giving according to the Apostles

In the NT, the Apostles, especially James and John, discuss principles of giving and the importance of giving. However, only the Apostle Paul has detailed instructions regarding giving. His most extensive and systematic discussion of giving is **1 Cor 16:1-4** and **2 Corinthians 8-9** (see also **1 Tim 6:17-19**).

1. The Apostle James—the book of James. Our use of money and material possessions to help the poor and needy and build the kingdom of God is a central theme in the book of James.

a. **Jas 1:27** defines "pure and undefiled religion in the sight of God" as this: "to visit orphans and widows in their distress, and to keep oneself unstained by the world." The word he uses for "religion" (Greek = *thrēskeia*) "refers to the outward manifestation of one's religious system" (Blomberg 1999: 151), or true piety, true worship, and ceremonial service of worship (Zodhiates 1992: 742). Thus, caring for orphans and widows (i.e., the truly needy) IS an essential part of what it means to truly worship God.

b. **Jas 2:1-9** states that to show favoritism to the rich over the poor "dishonors the poor" (**2:6**) and is a sin (**2:9**). On the other hand, to treat the poor with the same honor that you show to the rich is one way to show that you "love your neighbor as yourself" (**Jas 2:8**).

c. **Jas 2:14-17** strongly points out that "empty words" of wishing someone well, warm, and filled, without including the practical, material assistance to feed, clothe, and help the poor and needy, demonstrate that the profession of faith is false—such faith is "dead." Blomberg comments on this: "Professing Christians today who have surplus income . . . who are aware of the desperate human needs locally and globally, not least within the Christian community . . .

and who give none of their income, either through church or other Christian organizations, to help the materially destitute of the world, ought to ask themselves whether any claims of faith they might make could stand up before God’s bar of judgment” (Blomberg 1999: 155).

d. **Jas 5:1-6** harshly condemns those who hoard up their wealth rather than using it to help the poor and needy. Because they have hoarded their wealth instead of using it to help the poor and needy, they have actually fattened themselves in a period that will end with their slaughter, like fattened pigs (**Jas 5:5**). Further, their own riches which they did not put to good use “*will be a witness against you*” at the judgment (**Jas 5:3**).

2. The Apostle John—1 John and 3 John.

a. **1 John 2:15-17** warns against loving the world or “*the things in the world.*” Anyone who loves the world or the things in the world, “*the love of the Father is not in him*” (**1 John 2:15**).

b. **1 John 3:17-18** connects having the love of God and helping the poor and needy materially. As was true with James, John asks, “*whoever has the world’s goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?*” (**1 John 3:17**) Again, as James emphasized, John exhorts us, “*let us not love with word or with tongue, but in deed and truth*” (**1 John 3:18**). How we treat the poor materially is the outward, visible sign of whether we have true saving faith.

c. **1 John 4:20-21** reinforces the fact that “*the one who does not love his brother whom he has seen, cannot love God whom he has not seen.*” To “love our brother” requires that we love “*in deed and truth*”—i.e., with material assistance—not merely “*with word or with tongue.*”

d. **3 John 3-8** commends Gaius for showing hospitality to others. John equates Gaius’ providing material support to strangers with “*walking in truth*” (**3 John 3-4**), “*acting faithfully*” (**3 John 5**), and showing love (**3 John 6**). Thus, our material support for the poor and needy is ultimately spiritual, and demonstrates the truth of our faith.

3. The Apostle Paul—background and context of 1 Cor 16:1-4 and 2 Corinthians 8-9.

a. *The occasion for 1 Cor 16:1-4 was a collection that Paul had directed the church at Corinth to make in order to help poor and needy believers in Jerusalem (Rom 15:26; 1 Cor 16:1-4).* **1 Corinthians** was probably written about AD 54-55.

b. *By the latter part of AD 55 or early AD 56, however, the collection still had not been made.* Thus, Paul wrote **2 Corinthians**, in part, to finish taking up the collection (**2 Cor 8:6-7, 10-11; 9:1-5**).

c. **Acts 20:2-3** and **Rom 15:25-27** indicate that after writing **2 Corinthians**, Paul returned to Corinth, stayed for about three months, and received the collection for the poor as he had hoped.

4. The spiritual nature of true Christian giving. True Christian giving is not merely a physical event, a mere transfer of money. Instead, in its essence, giving is spiritual. Giving is a gift of God’s grace in operation. Paul makes this clear in several ways:

a. Although **2 Corinthians 8-9** is Paul’s most extensive and detailed discussion of money and giving, he never uses the word “money” or any other “physical” synonym for money.

b. *The term that Paul uses most frequently to describe giving is “grace” (Greek = charis).*

(1) Paul uses *charis*, translated in the NASB as “grace” or “gracious work,” to refer to giving in **2 Cor 8:1, 6, 7, 9, 19, 9:8**, and **14**.

(2) *Charis*, also used to refer to giving, is used in **2 Cor 8:4** (translated as “favor”), and in **2 Cor 8:16** and **9:15** (translated as “thanks”).

(3) The essentially spiritual nature of giving as a *charis* or grace is seen in **2 Cor 8:7** where giving is specifically compared with the other spiritual graces of “faith,” “utterance,” “knowledge,” “earnestness,” and “love.”

c. *Other terms show the essentially spiritual nature of giving.*

(1) Paul refers to giving as *koinonia*, which usually refers to “communion” or “fellowship,” in **2 Cor 8:4** (translated as “participation”) and in **2 Cor 9:13** (translated as “contribution”).

(2) Paul refers to giving with the word *leiturgia*, from which we get the word “liturgy,” in **2 Cor 9:12** (translated as “service”).

(3) Paul also calls giving *diakonia* in **2 Cor 9:1, 12-13** (translated as “ministry”).

(4) In Phil 4:18 Paul uses the language of OT burnt offerings to describe giving. He calls giving “*a fragrant aroma*” and “*an acceptable sacrifice, well-pleasing to God*” (see also **Heb 13:16** which calls sharing a “sacrifice”).

5. Giving reflects Christ’s own giving of himself.

a. In **2 Cor 8:7-8** Paul is urging the Corinthians to give to the collection in order to prove “the sincerity of your love.” He then continues the thought and argument in **2 Cor 8:9** by saying “for” (or, “because”) “you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich.” Thus, by giving to help the needy we emulate or imitate Christ who gave of himself to help us when we were needy and could not help ourselves.

b. In his argument to the Corinthians, Paul cites the Macedonians who gave liberally to the collection. They recognized the spiritual, Christ-like nature of giving, as Paul says in **2 Cor 8:5**, “they first gave themselves to the Lord and to us by the will of God.”

6. Who should give.

a. *The spiritual grace of giving has been given to every believer in the church.*

(1) Paul’s instructions to take up the collection were not limited to particularly wealthy people in the church, but were given to the church generally (**1 Cor 16:1-2**; **2 Corinthians 8-9** [see especially **2 Cor 9:7**]).

(2) In fact, everyone gave or was called on to give, from those in “*deep poverty*” and in a “*great ordeal of affliction*” (**2 Cor 8:2**) to those who “*abound in everything*” (**2 Cor 8:7**).

(3) In **Eph 4:28** Paul says, “*He who steals must steal no longer; but rather he must labor, performing with his own hands what is good, so that he will have something to share with one who has need.*”

(4) In **1 Tim 6:17-18** Paul says that “*the rich . . . [should be instructed] to do good, to be rich in good works, to be generous and ready to share.*” In that passage the “rich” are simply those who have more than they need to meet their basic needs. That is apparent when we look at **1 Tim 6:8** which says, “*If we have food and covering, with these we should be content.*” Consequently, the “rich” are those who have more than food and clothing.

b. *In addition to the general grace (charis) of giving which all believers have, there is also a special spiritual gift (charisma) of giving which not all may have (Rom 12:6-8).*

(1) Those who have the special spiritual gift (*charisma*) of giving are to exercise it “*with liberality*” (**Rom 12:8**).

(2) The fact that there is also a special spiritual gift of giving again shows that, at its essence, giving of money and material things to help the needy and build the kingdom is spiritual, not merely physical.

7. How true Christian giving should be done.

a. *Giving should be done freely and voluntarily (2 Cor 8:3, 8; 9:7).*

(1) Christians are not under the law of the tithe as was Israel. Although Paul “*directed*” the churches in Galatia and Corinth to give to the collection (**1 Cor 16:1**), he emphasized that “*I am not speaking this as a command*” (**2 Cor 8:8**), that giving is not done “*grudgingly or under compulsion*” (**2 Cor 9:7**), and that giving is not “*for your affliction*” (**2 Cor 8:13**).

(2) Paul cited the example of the Macedonians who “gave of their own accord” (2 Cor 8:3). He says that “*each one must do just as he has purposed in his heart, not grudgingly or under compulsion*” (**2 Cor 9:7**).

(3) If one freely chooses to give, because he knows that giving is a grace that glorifies God, then one naturally can, should, and will give cheerfully, “for God loves a cheerful giver” (2 Cor 9:7). The result of cheerful giving will be an “*abundance of joy*” (**2 Cor 8:2**).

b. *Giving should be done systematically (1 Cor 16:2; 2 Cor 9:6-7).* Systematic giving includes the following:

(1) Giving should be planned and thought out. **2 Cor 9:7** says that each person should give “*as he has purposed in his heart.*” “*Purposed*” means “to reach a decision beforehand, to choose.” Thus, giving should not simply be an emotional response to a need but a thoughtful one.

(2) Giving should be done regularly. **1 Cor 16:2** says that money is to be set aside “*on the first day of every week.*” **2 Cor 9:6** uses the analogy or example of a farmer sowing and reaping. A farmer, of course, cannot only sow seed one time and then expect to reap for the rest of his life. Rather, he must sow regularly, at every planting season. So

we are to make giving a regular part of our lives.

c. *Giving should be done in proportion to one's resources and ability (1 Cor 16:2; 2 Cor 8:3, 11-12).*

(1) The more one is able to give, the more he should give. Paul stresses this four times: **1 Cor 16:2** (each one should give “*as he may prosper*”); **2 Cor 8:3** (the Macedonians gave “*according to their ability, and beyond their ability*”); **2 Cor 8:11** (each one should give “*by your ability*”); **2 Cor 8:12** (each one should give “*according to what a person has, not according to what he does not have*”).

(2) An important aspect of this is that not only should the one who has greater ability give more in absolute terms than one who has little, but he should give a greater percentage of his income and resources than a person who has little.

d. *Giving should be done liberally and generously (2 Cor 8:3, 9; 9:5-6, 13).*

(1) The Macedonians, despite their “deep poverty overflowed in the wealth of their liberality” (2 Cor 8:2). The Macedonians even gave “*beyond their ability*” (**2 Cor 8:3**). That is true, sacrificial giving. Just as Jesus commended the women who gave the two small coins and the expensive perfume, Paul cites the Macedonians as an example of giving that the Corinthians should follow (see **2 Cor 8:7-8; 9:1-4**).

(2) Paul also cited the example of Jesus Christ who gave everything for us, “though he was rich, yet for your sake he became poor” (2 Cor 8:9).

(3) Finally, Paul stressed that giving should be “bountiful” (2 Cor 9:5-6). Liberal giving naturally follows when believers understand that giving is a grace that glorifies God.

8. The purpose of true Christian giving is to meet real needs (2 Cor 8:4, 13-15; 9:12).

a. *Needs may be physical* (e.g., poverty; lack of food, clothing, or shelter; health problems).

That was the specific reason for the collection in **1 Cor 16:1-4** and **2 Corinthians 8-9**.

b. *Needs may also be spiritual* (e.g., missions; supporting the pastor and church leaders; maintaining church property; reaching out to the community in various ways; providing discipleship and other Christian materials to the pastor, church members, and other people).

c. *Paul stressed that giving “is not for the ease of others” (2 Cor 8:13).* Thus, churches and individuals need to assess *what* they are called upon to do and *why* they are called upon to do it. Assessing whether there is a real need goes along with giving being done thoughtfully. Once it is determined that there is a real need that the church or individual is called upon to meet, then giving should be done cheerfully and liberally.

9. The results of true Christian giving.

a. *God is glorified (2 Cor 9:11-15).* Thanksgiving to God and the magnification of his glory result when his people give as they should. The reason, of course, is that when they give as they should, God's people are reflecting his image back to him.

b. *The recipients are helped (2 Cor 8:13-15; 9:12).*

(1) Giving supports people physically and spiritually. Where the recipients are believers, the body of Christ is built up and extended on the earth (**2 Cor 9:12**).

(2) Giving enables the saints to help each other. Giving creates equality by which believers who once were poor now have the resources to support other believers who may later fall into poverty and need (**2 Cor 8:13-15**).

c. *The givers are blessed (2 Cor 8:2; 9:1-4, 6-11, 13-14).*

(1) Giving prevents us from experiencing the shame that will result from *failing* to meet our responsibility (**2 Cor 9:1-4**).

(2) God gave the Macedonians an “*abundance of joy*” because they gave so wonderfully, despite their own affliction and deep poverty (**2 Cor 8:1-3**).

(3) In **2 Cor 9:13-14** Paul also connects the “*liberality of your contribution*” with “*the surpassing grace of God in you*” (see also **2 Cor 8:1**).

(4) God promises to take care of us materially and spiritually as we meet the needs of others by giving (2 Cor 9:6-11).

(A) Paul says that “*he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully*” (**2 Cor 9:6**). The context is that God will meet our material needs in the same manner as we meet the needs of others (see **2 Cor 9:8-11**). This principle is not some “law” or obligation that binds God to give us a certain amount of material goods if we give. For

example, there is no indication that after having given so generously the Macedonians suddenly became materially wealthy (see **2 Cor 8:1-3**). Rather, it is in keeping with the general principle that God knows and will take care of our needs as we trust in him and are obedient to him, and will reward and deal with us like we deal with others, spiritually and materially. We can trust him to do so (see **Prov 3:9-10; 11:24-25; 28:27; Mal 3:8-12; Matt 6:12, 33; 10:42; Mark 10:28-31; Luke 6:38; Gal 6:6-7**).

(B) *God will always bless us spiritually and will increase our “righteousness” and “thanksgiving to God” (2 Cor 9:10-11) when we give as we should.* God’s material blessing on us may come in some way directly through him, but according to **2 Cor 8:13-15** is primarily extended to us through his body on earth, the church.

(C) **1 Tim 6:19** says that those who give are “storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.” That is referring to our eternal state in the age to come. By giving of our money and possessions to help the poor and needy and build the kingdom now, God will give us eternal rewards that will last forever. Thus, we prepare for our earthly, material future by saving and investing our money and becoming self-sustaining, but we prepare for our eternal future by giving.

d. *Giving knits the church together.*

(1) Giving inspires the saints to help each other. It stirs up zeal in other believers to do likewise because giving is an example of Christ-likeness (**2 Cor 9:2, 13**).

(2) Giving also causes the recipients of the giving, and other believers, to pray for the givers and “yearn for you because of the surpassing grace of God in you” (**2 Cor 9:14**).

III. Critique of the Prosperity Gospel⁵

A. What the “prosperity gospel” is

1. Some people teach what is known as the “prosperity gospel” (also known as the “health and wealth gospel”).

a. *This doctrine essentially teaches that it is God’s will for all believers to be materially and financially wealthy.* That claim often goes hand-in-hand with the claim that it is God’s will that all believers be physically healthy. Frequent concepts among prosperity teachers are ideas such as: faith is a “force” that is activated as we speak it; we need to “name it and claim it” (i.e., name what we want and then claim it by faith); we need to “sow a seed of faith” (i.e., donate money to a particular ministry to show our faith); there is a “law of compensation” that God is bound by (i.e., the “sowing and reaping” principle and the “hundredfold return”) whereby if we “sow a seed” to a particular ministry by giving a certain amount of money, if we have enough faith God will give us back one hundred times as much money as we have “sown.”

b. *The prosperity preachers have a very direct, simplistic, and “mechanistic” notion of the relationship between material blessings and spiritual blessings.* Thus, poverty or illness is said to be the result of sin or lack of faith, but having enough faith, and speaking or claiming our blessings, or giving money to a ministry obligates God to give even more back to us and thereby directly causes us to receive material blessings.⁶

c. *What the prosperity gospel does is take a message that is essentially good and true—i.e., “poverty is a bad thing; it is better to be rich than to be poor; it is better to be healthy than to be sick; you are not fated to remain poor and sick but can do something to improve your condition and lot in life”—and distort that message by misusing the Bible.* In essence, the

⁵The prosperity gospel, especially in Africa, is comprehensively critiqued in Femi Adeleye’s *Preachers of a Different Gospel* (Kampala, Uganda: International Fellowship of Evangelical Students, 1999).

⁶The prosperity preachers are very much like Job’s three friends who assumed that there was a direct 1:1 relationship between doing good and being rewarded and doing bad and being punished. Thus, Job’s friends assumed that, since Job was suffering, he had to have sinned, and was being punished for that sin (see **Job 4:7-11; 8:1-22; 11:1-20**). That same attitude was shown by Jesus’ disciples who assumed that a man’s blindness had to be the result either of his own or his parents’ sin (**John 9:1-2**).

prosperity gospel attempts to “baptize” an essentially secular or world-centered message and turn it into a spiritual message—i.e., to turn a message of self-improvement into the gospel of Jesus Christ. It is no sin to be rich and healthy instead of being poor and sick. It is no sin to work to improve your economic and physical well-being. However, it is wrong to distort the gospel. It is that distortion which is the subject of this critique.

2. Representative statements by “prosperity teachers” include the following:

a. *Creflo Dollar*: “Poverty is *not* the will of God for any Believer. . . . You were *made* wealthy and rich before you came into existence. You’ve been predestined to prosper financially. . . . As the righteousness of God, your inheritance of wealth and riches is included in the ‘spiritual blessings’ (or spiritual things) the apostle Paul spoke of in Ephesians 1:5. Based on Psalm 112:3, righteousness, wealth and riches go hand-in-hand. You have every right to possess material wealth—clothes, jewelry, houses, cars and money—in abundance. It is that wealth that not only meets your needs, but also spreads the Gospel message and meets the needs of others. The Bible says that wealth is *stored up for the righteous* (Proverbs 13:22, *New American Standard*). However, it will remain stored up until *you* claim it. Therefore, claim it now! You possess the ability to seize and command wealth and riches to come to you (Deuteronomy 8:18). Exercise that power by speaking faith—filled words daily and taking practical steps to eradicate debt. Like God, you can speak spiritual blessings into existence (Romans 4:17). Remember, doubt keeps silent, but faith speaks!” (Dollar 2008: n.p.)

b. *Kenneth Copeland*: “Throughout the Word, God plainly shows that His will is for His covenant people to have a surplus of prosperity. He promised to make Abraham rich, and the promise of Abraham is ours today (Galatians 3:13-14; Genesis 17:6). God’s will is prosperity for you—spirit, soul and body. . . . Physical prosperity is twofold—health and wealth. Jesus redeemed us from the curse of the law—sickness, poverty and death (Deuteronomy 28:15-61). Health and wealth belong to the believer. Meditation on the Word and acting on the Word will bring results (Joshua 1:8). When you act on the Word, mix your faith with it and do not doubt in your heart, the Word will work for you.” (Copeland 2008: n.p.)

c. *Charles Capps*: “To be truly motivated to success, we first must know that it is God’s will for us to prosper! . . . God is honest; He will perform His Word. He said, My Word will not return unto Me void. (Isaiah 55:11) But God wants you to return His Word to Him. So take God’s Word His promise concerning a specific thing. If your need is in the area of finances, put that Word in your heart by speaking it there. Get the good treasure of God’s Word in your mouth, then speak it. That will bring it out and cause a manifestation. . . . Giving is one of the fundamental principles of the law of prosperity. It’s not the amount given that is the greatest importance to God, but the percentage. . . . Rewards are based on percentages given. The return is based on the amount you give. This principle works for you the same as it does for the millionaire. The only difference is that he is operating with larger numbers. If you will continue using the principle, your nickel can turn into a million dollars!” (Capps 2008: n.p.)

3. Scriptural “proof-texts” commonly used by “prosperity teachers” include the following:

a. **Josh 1:8**—*This book of the law shall not depart from your mouth, but you shall meditate on it day and night, so that you may be careful to do according to all that is written in it; for then you will make your way prosperous, and then you will have success.*

b. **Prov 3:9-10**—⁹*Honor the LORD from your wealth and from the first of all your produce; ¹⁰So your barns will be filled with plenty and your vats will overflow with new wine.*

c. **Mal 3:10**—*“Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,” says the LORD of hosts, “if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.”*

d. **Mark 10:28-30**—²⁸*Peter began to say to Him, “Behold, we have left everything and followed You.” ²⁹Jesus said, “Truly I say to you, there is no one who has left house or brothers or sisters or mother or father or children or farms, for My sake and for the gospel’s sake, ³⁰but that he will receive a hundred times as much now in the present age, houses and brothers and sisters and mothers and children and farms, along with persecutions; and in the age to come, eternal life.”*

e. **John 10:10**—*The thief comes only to steal and kill and destroy; I came that they may have life, and have it abundantly.*

f. **2 Cor 8:9**—*For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich.*

g. **2 Cor 9:6**—*Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.*

h. **3 John 2**—*Beloved, I pray that in all respects you may prosper and be in good health, just as your soul prospers.*

B. The “prosperity gospel” has a wrong view of God, God’s plan, and the gospel

The ideas that it is God’s will for everybody to be rich in money and perfectly healthy, or that there is a direct and immediate 1:1 relationship between one’s faith and material abundance, or that there is a direct relationship between one’s material abundance and one’s spiritual blessing from God, are neither true nor biblical.

1. God is sovereign over the world, including everything and everyone in it.

a. *All events are part of an overall plan of God and ultimately occur so that God will be glorified.* As a part of his sovereignty, God takes ultimate responsibility for all that happens, both good and bad (**Gen 1:1; Job 12:9-10; Pss 24:1; 50:10-12; 139:13-16; Isa 44:24; 45:5-7**).

b. *The “prosperity gospel” denies God’s sovereignty and, in effect, makes man sovereign.* The prosperity gospel reverses the sovereignty of God and man because it:

(1) Holds that God is bound by or subject to certain laws (such as the “law of compensation”);

(2) Claims that man has the godlike ability to “seize and command wealth and riches to come to you. . . . Like God, you can speak spiritual blessings into existence” (Dollar 2008: n.p.); and

(3) Turns God into man’s servant, subject to man’s will and man’s plans, whereby “the Word will work for you” (Copeland 2008: n.p.).

2. It is not true that God specifically wills that everyone should be healthy and wealthy.

a. God raises some people up and puts others down—including making some rich and some poor (**1 Sam 2:7; 1 Chron 29:12-16; Job 42:10; Ps 75:6-7; Eccl 5:19; Dan 2:20-21; 1 Tim 6:17**).

b. God ordains sickness as well as health (**Exod 4:10-11; Job 1:1, 6-2:7; Prov 20:12; Mic 4:6; 2 Cor 12:7-10**).

c. God kills and makes alive; he both opens and closes wombs (**Gen 20:17-18; Ruth 4:13; 1 Sam 2:6; Ezek 24:16-18; Acts 2:23; 4:27-28**).

3. It is not true that all illness, poverty, death, or other such things are the result of sin or a lack of faith.

Among the many examples of this throughout the Bible are the following:

a. A man was blind from birth, neither because of his own nor his parents’ sin (**John 9:1-3**).

b. Sin was not the cause of the death of the Galileans whose blood Pilate mixed with their sacrifices, nor of the eighteen people who were killed when a tower fell on them (**Luke 13:1-5**).

c. God permitted Job to lose all of his wealth, children, and health, even though Job was a righteous man who had not sinned (indeed, precisely *because* Job was a righteous man who had not sinned) (**Job 1:1, 22**).

d. God ordained that Joseph would lose all that he had, not because of any sin or lack of faith by Joseph, but as part of a greater, good plan (**Gen 50:20**).

e. *Paul was afflicted with a “thorn in the flesh”*: God refused to grant Paul’s prayer to remove it; and Paul suffered a lifetime of poverty and persecution, not because of any sin or lack of faith, but precisely because of his faithfulness and to demonstrate the power of Christ in him (**2 Cor 12:7-10; see 2 Cor 11:23-33; Phil 4:10-13**).

f. *Jesus Christ himself was a poor man*: he was born into a poor family (the sacrifice Mary and Joseph made when they presented the infant Jesus to the Lord was prescribed by the law for poor people; see **Luke 2:22-24; Lev 5:11; 12:8**); during his life he had “nowhere to lay his head” (**Matt 8:20**); the Father refused to grant Jesus’ request in the garden of Gethsemane (**Luke 22:41-42**); and Jesus suffered and died unjustly, having only one earthly possession, the robe he wore, which itself was taken from him before he died (**Luke 23:34**). All of this poverty and hardship was not because Jesus had sinned or “lacked faith” but was precisely because he had no sin and perfectly represented the Father on earth.

4. It is not true that there is a direct relationship or cause between having faith or doing good and being blessed with material prosperity, and lacking faith or doing bad and being afflicted with poverty.

a. *Because God created the world and the rules by which it operates, following his rules (e.g., living a faithful life, working hard at one’s job, saving and investing one’s income, etc.) in*

general tends to lead to material prosperity; however, there is no guarantee that this will result. There is a general connection between planning, hard work, thrift, and a healthy lifestyle and the ability to become materially prosperous, and between laziness and a bad lifestyle and poverty. Nevertheless, that connection is not guaranteed by God or the Bible. One's ability to earn substantial amounts of money are influenced by many factors, including one's education, abilities and aptitudes, where and when one lives, who one knows, one's opportunities, and other things. For biblical principles of how to better oneself to be true *even as generalities*, a person must have control over his work, life, and family, and there must be no severe systemic social problems. Thus, although there is a general connection between how one lives and how prosperous one can be, we cannot presume upon the Lord's earthly blessings.

b. *Both God's "common grace" to all and his saving grace to sinners are contrary to the "direct material blessing/curse" concept.* God has revealed himself as abounding in mercy, even (indeed, especially) to sinners (**Exod 34:6-7**). "*He causes his sun to shine on the evil and the good, and sends rain on the righteous and the unrighteous*" (**Matt 5:45**). Although it does not seem right to us, the wicked often prosper (**Ps 73:1-14**). Further, "*God demonstrates his own love toward us, in that while we were yet sinners, Christ died for us*" (**Rom 5:8**). An excellent example of God's love toward terrible sinners is the apostle Paul. God poured out his grace and mercy on Paul while Paul was in the very middle of committing great sin—he was on his way to Damascus to persecute and kill Christians, which is equivalent to persecuting Christ himself (**Acts 9:1-5**). Nevertheless, Paul said that "*for this reason I found mercy, so that in me as the foremost [sinner], Jesus Christ might demonstrate his perfect patience as an example for those who would believe in him for eternal life*" (**1 Tim 1:16**).

c. *God will vindicate his own people, but he has not promised to do so immediately or even necessarily in this lifetime.* Both the OT and the NT indicate that God's protecting the poor and vindicating the afflicted do *not* occur "immediately" or *even necessarily in this lifetime* (see **Ps 9:17-20; Rev 6:9-11**). Millions of Christians (including countless numbers today) have lived in poverty, have suffered, been persecuted, and died for their faith through the ages. In this life, those believers never experienced great health and material plenty. Their poverty, suffering, and persecution were not because they sinned or lacked faith, but because they were righteous and lived lives of faith. However, God has vindicated them—faithful people like these are reigning with Christ now (**Rev 20:4**), and for all eternity will live in a new heaven and new earth where "*there will no longer be any death; there will no longer be any mourning, or crying, or pain*" (**Rev 21:4**). Gordon Fee reminds us: "Even though God has promised to vindicate his own, he has seldom promised immediate vindication. For example, in Hebrews 11:32-39 some by faith saw great victories; but others *by faith were destitute*. But they are *all* commended for their faith. And these words were spoken to encourage believers who themselves had 'joyfully accepted the confiscation of their property' (10:34, N.I.V.), but who were now about to lose heart. Immediate vindication, however, is not promised to them (10:35, 36)." (Fee 1984: 41)

5. God's will for mankind—the gospel—is not related to people's becoming materially rich in this world but that they become like Christ. God's plan is to call out a people for himself, who find their greatest satisfaction and fulfillment in him, not in the things of this world.

a. *The gospel is primarily concerned with saving us from our sins and bringing us into a living relationship with Jesus Christ who transforms us into his own image* (see **John 1:12; 3:16; Rom 8:13-16, 29-30; 10:9-10**). "We must not forget that the primary purpose of the gospel is to save us and bring us into a living relationship with God and with one another. It is to produce transformed people who bear witness to the righteousness of God. . . . Anyone who recognizes that he is a sinner and is willing to turn away from his sins, and believe that Jesus Christ died on the cross and rose from the grave for the purpose of saving him can, through a simple prayer become a child of God." (Adeleye 1999: 137)

b. *The nature of God's true will for believers is moral, rather than the material.* "The two New Testament passages that specifically state the will of God for every believer define it in moral rather than economic terms. God's will for believers is their sanctification and abstention from immorality (1 Thess. 4:3), as well as their giving thanks in everything (1 Thess. 5:18). The preceptive will of God as revealed in Scripture is far more concerned with who believers are than with what they have. Consequently less attention should be focused on outward circumstances and more on inward attitudes and character qualities." (Sarles 1986: 341).

c. *The implications of the gospel for God's people include the following:*

(1) We are to be in the world but not “of” the world (**John 17:14-19**)—i.e., we are to “*not be conformed to this world, but be transformed by the renewing of your mind, so that you may prove what the will of God is, that which is good and acceptable and perfect*” (**Rom 12:2**).

(2) We are to “*not love the world nor the things in the world*” because “*if anyone loves the world, the love of the Father is not in him*” (**1 John 2:15**).

(3) We are to be conformed to the image of Christ (**Rom 8:29**) and live in such a way “*that we would be holy and blameless before Him*” (**Eph 1:4**).

(4) The apostle Paul clearly stated the true relationship between having money and material possessions and fulfilling God’s will in **Phil 3:7-8**: ⁷*But whatever things were gain to me, those things I have counted as loss for the sake of Christ.* ⁸*More than that, I count all things to be loss in view of the surpassing value of knowing Christ Jesus my Lord, for whom I have suffered the loss of all things, and count them but rubbish so that I may gain Christ.*

(5) The result of God’s true will for his children is often the exact opposite of what the “prosperity” teachers teach.

(A) Far from God’s willing that all believers should be materially wealthy, Christ said that “*none of you can be my disciple who does not give up all his own possessions*” (**Luke 14:33**).

(B) Jesus specifically told his disciples that their lives would be characterized by hard times rather than by luxury and ease precisely because “*a disciple is not above his teacher, nor a slave above his master*” (**Matt 10:16-39; John 13:16; 15:18-20**).

(C) Having the love of money disqualifies a person from being a leader in the church (**1 Tim 3:3, 8; Titus 1:7**).

6. The “prosperity gospel” distorts God’s providential plan for his children.

a. *The “prosperity gospel” is no gospel at all because it dethrones Christ.* “Jesus is the gospel. The gospel is simple and straightforward enough for us to avoid those who complicate it by adding their own to distort it. Any gospel that distorts the person or mission of Jesus Christ is no gospel at all. Any gospel that emphasizes miracles or prosperity above Christ’s death and resurrection is to be suspect. And any preacher or teacher who exalts himself/herself above Christ and His mission is no messenger of God at all.” (Adeleye 1999: 137)

b. *The “prosperity gospel” elevates physical ease over spiritual growth.* “Let us be honest. If we had our choice, most of us would desire perfect health, long life, material prosperity and influential positions in the church and nation. Such desires are natural because our sinful human nature seeks our own personal gain, prominence and success. But God’s plan is for his children to grow in grace. The proud, self-centered human nature must be crucified and in God’s providential plan this often entails trials of many kinds. ‘Consider it pure joy, my brothers, whenever you face trials of many kinds because you know that the testing of your faith develops perseverance. Perseverance must finish its work so that you may be mature and complete, not lacking anything’ (Ja 1:2-4).” (Editorial 2001: 2)

c. *The “prosperity gospel” is factually and historically false.* “It is self-delusion to think one can live in Africa and cruise through life without storms. From the days of our forefathers to contemporary times, daily survival comes by hard work and sweat. Even then, we are surrounded by pain, disease and in many countries, hunger. . . . How then do we think we are to be automatically delivered from these realities simply because we follow Jesus. . . . This gospel of ease is so silent on pain and suffering because it has no theology for it. All things related to discomfort, pain, suffering, poverty and death are considered to be of the devil and therefore to be rejected. The underlying assumption is a misreading of Romans 8:28 to mean, ‘only good things happen to those that are in Christ Jesus’ or the belief that Christians are not to suffer. . . . We know from scripture and contemporary history that many saints have suffered greatly. Indeed physical death is a common experience that does not distinguish between the righteous and the wicked. God in His wisdom has appointed it to be so. . . . The ‘health and wealth’ gospel is therefore nothing less than seduction into a false delusion.” (Adeleye 1999: 99-103)

C. The “prosperity gospel” has a wrong view of faith and prayer

1. The “prosperity gospel’s conception of “faith” or “belief” is contrary to what the Bible means by faith

and belief.

a. *The prosperity gospel's concept of faith is essentially a form of magic.* “Perhaps the most difficult concept in the prosperity gospel to understand is human faith. It has been divested of its biblical foundation and given an entirely new meaning. Faith is defined as a positive force. ‘Faith is a spiritual force, a spiritual energy, a spiritual power. It is this force of faith which makes the laws of the spirit world function. . . . There are certain laws governing prosperity revealed in God’s Word. Faith causes them to function. They will work when they are put to work, and they will stop working when the force of faith is stopped’ [quoting Kenneth Copeland].

According to this definition human faith has intrinsic value apart from its object. Faith becomes a power exerted by individuals. . . . Faith has also been redefined in the peculiar relationship it sustains to the spoken word. Belief of the heart is tied to confession of the mouth to create a new reality. ‘You receive in this life just what you say with your mouth. The word in your mouth is your faith speaking. *The words you speak are what you believe.* Your words can be for you or against you. They bring you health or sickness. Your words decide whether you live in abundance or lack’ [quoting Gloria Copeland].

In this perspective faith is a form of magic, with the spoken word as the incantation. The interior logic of prosperity thought argues that since man is a godlike creature, his words, when spoken in faith, have the same intrinsic power as God’s. But this concept of human speech is magical, not scriptural.” (Sarles 1986: 347-48)

b. *The object of the prosperity gospel's “faith”—man and his material wellbeing in this world, rather than God—is the exact opposite of biblical faith.* “At its base the cult [of] prosperity offers a man-centered, rather than a God-centered theology. Even though one is regularly told that it is to God’s own glory that we should prosper, the appeal is always to our own selfishness and sense of well-being.

In fact, the only one who could possibly believe this non-Biblical teaching is someone who *wants* to; and the *only* reason one would want to is because of its appeal to one’s selfishness. God does not exist for us; we exist for him. And faith in God is not to be measured from the point of view of human happiness. God, after all, is not someone faith employs with an eye to the benefits to be received. To make material enjoyment a goal of the Christian faith is to turn it topsy-turvy.” (Fee 1984: 42-43)

c. *Because the prosperity gospel distorts the object of faith, it necessarily distorts the nature of God and his relationship with people.* “This new ‘God’ is one that people, and particularly some preachers, use and manipulate for their own ends. The ‘God’ has mass appeal and followership—for good reasons. First, he is one that can be ordered, instructed or ‘commanded’ to do whatever man wants. . . . Secondly, the ‘God’ is one with no glory left, or when all is said and done, the focus of attention and ‘awe’ is not ‘God’ but the ‘man of God’ who has ‘made’ God do whatever the audience wanted. . . . Thirdly, this ‘God’ is one who hardly cares how his followers live. He is proclaimed as one who winks at ungodliness or double standards in the lives of his promoters and followers. He is content as long as he gets 10% of the commitment, time and resources of his followers and he does not interfere with other aspects of their lives. . . . That is why that ‘God’ is not the God and Father of our Lord Jesus Christ. He is the ‘God created in the image of sinful man.’” (Adeleye 1999: 106-07)

2. In contrast, the biblical conception of faith and belief essentially is trust in God and committing one’s life in obedience to God through Christ in reliance on what he has said.

a. *True biblical faith is almost exactly opposite the “faith” of the prosperity gospel at almost every point.* “The Bible teaches that faith is a confident reliance on and trust in another. Instead of being something that is exerted, biblical faith constitutes a resting or repose. The value of faith is extrinsic, not intrinsic. The significance of faith is found in its object, namely, God.” (Sarles 1986: 348)

(1) In the OT, faith is primarily related to the object of one’s trust, not some kind of “force” or “power” in-and-of itself. One set of Hebrew word groups for faith or belief describe the concept of “regard for or confidence in someone or something”; another set of Hebrew words which describe the same concept “are much more frequent in the Hebrew Bible but are usually translated ‘to trust’ rather than ‘to have faith/believe’” Thus, “Abram’s willingness to trust God . . . makes him a primary example of the biblical concept of faith. His willingness to believe and obey God is the fulfillment of

the covenant that God had made with him.” (Schowalter 1993: 222)

(2) The NT’s concept of faith is similar to the OT’s, the primary difference being that the object of one’s faith is Jesus Christ. Thus, the language of faith is used “both for the practical recognition of Jesus’ supernatural authority and also for the appropriate response to the gospel which he came to proclaim. . . . [In the Gospel of Mark ‘believing’ is] marked out by its link with *metanoia* (‘repentance’) as more than either a practical dependence or an intellectual credence. It is a life-changing commitment, the beginning of a new relationship with God. . . . [In the gospel of John believing] is a response to revelation, and it results in knowledge of the truth. But since that revelation has come to us in a person, who is himself the truth, neither faith nor knowledge can be understood in primarily intellectual terms. The object of believing can only be the person of Jesus himself.” (France 1992: 223-25)

b. *Classic examples of faith show that biblical faith is never exercised as a “force” and is never used to gratify one’s lusts for material or monetary enrichment.* The *Africa Bible Commentary* comments on the classic passage of faith, **Hebrews 11**, by observing, “The writer starts by defining faith as the ability to be *sure of what we hope for* and certain of things that cannot be seen (**11:1**) and then lists many OT examples of what faith makes possible (**11:2**)” (Adeyemo 2006: 1504). None of the examples is even remotely similar to the prosperity teachers’ idea of what faith is or what faith should be used for. Instead, the examples of faith in **Hebrews 11** signify the following (Ibid.: 1504-05):

- (1) Faith sees what others cannot see (**11:3-4**).
- (2) Faith enables believers to walk closely with God (**11:5-6**).
- (3) Faith enables believers to foresee danger and destruction (**11:7**).
- (4) Faith enables believers to obey God when they do not know their own way (**11:8-10**).
- (5) Faith enables believers to receive God’s promise in impossible situations (**11:11-12**).
- (6) Faith enables believers to persevere even when the promise is not immediately fulfilled (**11:13-16**).
- (7) Faith enables believers to sacrifice the promise (**11:17-19**).
- (8) Faith enables believers to recognize and pass on the blessing of God (**11:20-22**).
- (9) Faith enables believers to take risks (**11:23**).
- (10) Faith enables believers to refuse the pleasures of worldly life (**11:24-28**).
- (11) Faith enables believers to overcome fear and other barriers (**11:29-31**).
- (12) Faith enables believers to endure many other difficulties (**11:32-39a**).

3. Just as the prosperity gospel has a false view of both the nature and object of faith, so it has a false view of the nature and object of prayer.

a. *“Prosperity” teachers often indicate that if one prays for material wealth God is required to grant it.* They base this on:

- (1) **Matt 7:7-8**—⁷*Ask, and it will be given to you; seek, and you will find; knock, and it will be opened to you. ⁸For everyone who asks receives, and he who seeks finds, and to him who knocks it will be opened; and*
- (2) **Mark 11:23-24**—²³*Truly I say to you, whoever says to this mountain, “Be taken up and cast into the sea” and does not doubt in his heart, but believes that what he says is going to happen, it will be granted him. ²⁴Therefore I say to you, all things for which you pray and ask, believe that you have received them, and they will be granted you.*

b. *Neither passage supports or has anything to do with prosperity teaching.* To the extent that they deal with prayer, those passages are concerned with making sure that we have the proper object and focus (i.e., God, not money), and the right character and lifestyle (i.e., humility and forgiveness, not greed).

- (1) In **Matt 7:7-8** the immediate context deals with: not storing up “treasures on earth”; the impossibility of serving both “God and wealth”; and that we are to rely on God alone and not seek the material things that the Gentiles seek after (**Matt 6:24-34**). Further, prayer must arise out of a holy life in which we do not judge others, but take the “log out of our own eye” before we deal with the “speck that is in our brother’s eye,” and in which we “treat people the same way you want them to treat you” (**Matt 7:1-5, 12**). The parallel passage in **Luke 1:9-13** also says that the “good gifts” the

Father will give us when we ask, seek, and knock is the Holy Spirit, not money.

(2) **In Mark 11:23-24** the immediate context deals with: Jesus' triumphal entry into Jerusalem as the Messiah; his driving the money changers from the temple; his cursing the fig tree (symbolic of the faithless nation of Israel); and his responding to the Jewish leaders who questioned his authority by telling the parable of the vineyard owner, by which he was saying that the kingdom would be taken away from Israel and given to Jesus' New Covenant people who believe in him (consisting largely of Gentiles) (**Mark 11:1-12:12**; see also the parallel passage, **Matt 21:1-46**). Further, the object of our faith is to be God, not material riches (**Mark 11:22**), and our prayers are to arise out of a holy life of forgiveness (**Mark 11:25-26**).

c. *The wider biblical discussion of prayer makes clear that no passage says or even implies that God will "do our bidding" and must give us whatever material things we want and ask for in prayer.* In fact, such a concept of prayer is virtually the opposite of the biblical requirements for effective prayer. Several passages show this:

(1) **John 15:7**—*If you abide in Me, and My words abide in you, ask whatever you wish, and it will be done for you.* "Abiding in Jesus" is the first condition for prayers to be answered. This concept is discussed by D. A. Carson: "*If you remain in me* is teased out in vv. 9ff., and is there equivalent to doing all that Jesus commands; *If . . . my words remain in you* is another way of getting at the same truth. Jesus' words (*rhēmata*) are all the individual utterances that together constitute Jesus' "word" (v. 3; *logos*). Such words must so lodge in the disciple's mind and heart that conformity to Christ, obedience to Christ, is the most natural (supernatural?) thing in the world. . . .

Conformity in one area ensures conformity in the other; a test in the observable area of obedience to Christ is a test of the unseen area of genuine spiritual vitality. All this is equivalent to remaining in the vine; that is the union out of which fruit is produced. To cast it in terms of prayer, such a truly obedient believer proves effective in prayer, since all he or she asks for conforms to the will of God." (Carson 1991: 517-18)

(2) **Jas 4:3**—*You ask and do not receive, because you ask with wrong motives, so that you may spend it on your pleasures.* Our motives for praying must be right—but desire for money and things to spend on ourselves is a wrong motive. Further, the focus of our prayers should not be self-centered—however, the appeal of the prosperity gospel, by its very nature, is an appeal to selfishness. Thus, this verse, like the one above, is directly contrary to the prosperity teachers' concept of prayer.

(3) **Jas 5:16b**—*The effective prayer of a righteous man can accomplish much.* To be effective the one praying is to be a "righteous" man. That means that he has been saved, has "*the mind of Christ*" (**1 Cor 2:16**), and is being conformed to the image of Christ (**Rom 8:29**). To be like Christ is the opposite of the prosperity mindset. Further, the context of **James 5** begins with a severe condemnation of the rich (**Jas 5:1-6**), and goes on to bless those who suffer like Job (**Jas 5:7-11**), both of which concepts are contrary to the prosperity mindset.

(4) **1 John 3:22**—*and whatever we ask we receive from Him, because we keep His commandments and do the things that are pleasing in His sight.* Receiving what we ask is conditioned on obeying Christ's commands and doing the things that are pleasing to him. Seeking after and living for riches and luxury neither obey any command of Christ nor are pleasing to him, but are the exact opposite of how he lived.

(5) **1 John 5:14-15**—¹⁴*This is the confidence which we have before Him, that, if we ask anything according to His will, He hears us.* ¹⁵*And if we know that He hears us in whatever we ask, we know that we have the requests which we have asked from Him.* Answered prayer is conditioned on asking "*according to his will*" (not according to our own will). God does not serve us; we serve him. This passage, again, directly contradicts the prosperity gospel.

D. The "prosperity gospel" has a wrong view of money and prosperity

1. The Bible contrasts worldly wealth and spiritual riches. Many examples illustrate this, including:
 - a. **Luke 12:13-34.** In this passage Jesus warns against greed and specifically contradicts the entire theology underlying the "prosperity gospel" when He says: "*Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life*

consist of his possessions” (Luke 12:15). Jesus goes on to tell a parable of a rich man who built bigger barns to store all of his goods. The conclusion of the parable is: *“But God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared?’ So is the man who stores up treasure for himself, and is not rich toward God.”*

(Luke 12:20-21) At the end of the passage, Jesus describes the person who is “rich toward God”: *“Sell your possessions and give to charity; make yourself money belts which do not wear out, an unfailing treasure in heaven, where no thief comes near nor moth destroys. For where your treasure is, there your heart will be also.” (Luke 12:33-34)*

b. **Luke 16:10-12.** Those verses “spell out in three ways the relationship between material and spiritual riches. The former is the proving ground for the latter. Material possessions are referred to as ‘very little’, ‘worldly wealth’, and ‘someone else’s property’. By way of contrast, spiritual riches are referred to as ‘much’, ‘true riches’, and ‘property of your own’.” (Blomberg 1999: 122)

c. **Mark 8:36.** *“What does it profit a man to gain the whole world, and forfeit his soul?”* “There is a clear prioritizing of spiritual above material security in this context” (Blomberg 1999: 137).

d. **Heb 10:34.** *“You showed sympathy to the prisoners and accepted joyfully the seizure of your property, knowing that you have for yourselves a better possession and a lasting one.”* Again, spiritual possessions are both “better” and “lasting” compared to material wealth.

e. **Rev 2:9; 3:17.** “In the letters to the seven churches, Smyrna and Laodicea stand in sharp contrast. Smyrna is materially poor yet spiritually rich (2:9), whereas Laodicea had acquired much wealth and thought its needs were met. Yet from a spiritual perspective the community was wretched, pitiful and poor (3:17).” (Blomberg 1999: 236) One must therefore be very skeptical about any teachers whose values and priorities are exactly opposite from those of the Bible.

2. Lacking money is not a virtue, and having money is not a sin. If one can better oneself financially, that can be a good thing; but the prosperity gospel is a perversion.

a. *There are many reasons why one may be poor, and it is not all a matter of laziness and sin.* Bad economic policies by the government, poor social structures, lack of education, living in underdeveloped areas, discrimination, and many other things can cause poverty.

b. *Obtaining a good education, working hard, saving and being frugal in order to rise in the world and gain wealth can be very good things.* Although loving money—being greedy for it, and gloating or trusting in it—is sin, obtaining wealth and bettering oneself are good things (**Deut 6:10-11; 1 Cor 7:21; 1 Tim 6:17**). In fact, through working and engaging in business, God gives people the ability to make money (**Deut 8:16-18; Prov 13:11; 22:29; 28:19-20; Eph 4:28; Jas 4:13-15**). Money can be a great blessing to many as long as it is kept in proper perspective and used wisely and well.

c. *The basic issue is a matter of our attitude.* It is the love of and being greedy for money and material wealth that is a great sin (**Exod 20:17; Luke 12:15-21; Eph 5:3; Col 3:3-6; 1 Tim 6:17; 1 John 2:15-16**). To love money leads to all sorts of evil—it can choke off the Word in our lives and will result in God’s judgment (**Prov 11:4, 28; Mark 4:18-19; Col 3:5-6; 1 Tim 6:10-11; Jas 5:1-6; Rev 3:17-19**). So dangerous is the lust for money that Paul’s longest discussion of the relationship between the gospel and money, **1 Tim 6:3-19**, repeatedly warns against it: we should be content if we have only something to eat and something to wear (**6:6-8**); those who want to get rich fall into temptation and snare and are plunged into ruin and destruction (**6:9**); the love of money is the root of all sorts of evil and leads men away from the faith and pierces them with many griefs (**6:10**); we are to “flee from these things” (**6:11**). The prosperity gospel, in addition to being terrible and unbiblical theology, is based on the very attitude of greed that Paul strongly and repeatedly warns against. Therefore, we should “flee from these things,” from the prosperity teachers, and from their teachings.

3. When Jesus taught his disciples to pray (i.e., the “Lord’s Prayer”), he did not tell us to ask for riches but to ask for “our daily bread” (i.e., enough to live on) (Matt 6:11; Luke 11:3).

a. *The essential reason behind this was stated by Agur in Prov 30:8-9:* ⁸*Keep deception and lies far from me, Give me neither poverty nor riches; Feed me with the food that is my portion, ⁹That I not be full and deny You and say, “Who is the LORD?” Or that I not be in want and steal, And profane the name of my God.*

b. *That is consistent with teaching throughout the Bible that we should not be greedy for money and material wealth (Exod 20:17; Luke 12:15-21; Eph 5:3; Col 3:3-6; 1 Tim 6:17; 1 John*

2:15-16). Instead, we should be content if we have enough to live on (**Phil 4:10-12; Heb 13:5; 1 Tim 6:8**) because God has promised that his presence will be adequate (**Heb 13:5-6**).

Whether or not we are content with what we have reveals our true spiritual state. This is particularly important for Christians because Jesus Himself was a poor man. Jesus did not own a house (**Matt 8:20; Luke 9:58**). In fact, Jesus only owned one possession—the clothes He wore—and the Romans took those away from Him before they crucified Him (**Matt 27:35; Mark 15:24; Luke 23:34; John 19:23-25**). Jesus said, “*a slave is not greater than his master*” (**Matt 10:24; Luke 6:40; John 13:16; 15:20**). When Paul says in **1 Tim 6:8** “*If we have food and covering, with these we shall be content,*” he is confronting us—because food and clothing were all that Jesus, our Master, had.

4. Although there are undisputed temporal benefits that go along with having money and material possessions, in the New Covenant there is no correlation between material wealth and spiritual blessing. “In the full Biblical view, wealth and possessions are a zero value for the people of God. Granted that often in the Old Testament—but *never* in the New—possessions are frequently related to a life of obedience. But even here they are seen to have the inherent double danger of removing the eye from trusting God and of coming to possess the possessor. Poverty, however, is *not* seen to be better. . . . This carefree attitude toward wealth and possessions, for which *neither* prosperity *nor* poverty is a value, is thoroughgoing in the New Testament. . . . In the new order brought about by Jesus, wealth is an irrelevancy. If one does have possessions, he can use them in loving service to others; but if one doesn’t have them, he shouldn’t seek them. God cares for one’s needs; the extras are unnecessary; the rich man who seeks more and more is a fool; life does not consist in the abundance of possessions. . . . It is precisely this same care-free attitude toward wealth and possessions that marks all of Paul. He is a free man in Christ, who knows contentment whatever the circumstances. . . . The point is, in the New Age prosperity is simply no value at all. How, then, can God will such a zero value for all his children? The cult of prosperity thus flies full in the face of the whole New Testament. It is not Biblical in *any* sense.” (Fee 1984: 42)

5. The prosperity gospel distorts the biblical view of true prosperity. “Unfortunately, the preachers of the prosperity Gospel have bought into the materialistic philosophy of this age, the belief that material prosperity is gain. It is a gospel shaped by the materialism of our contemporary culture. Biblical teaching is clear. ‘But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into a temptation and a trap. . . . For the love of money is the root of all kinds of evil’ (1 Tim 6:6-10). In contrast to material prosperity, true prosperity in God’s sight is the riches of faith. ‘. . . God has chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom. . . .’ (James 2:5).” (Editorial 2001: 2)

6. Wealth carries with it spiritual significance in three areas.

a. *Wealth carries with it increased spiritual risk.* Jesus warned that riches are “deceitful” and can choke the word of God in a person’s life (**Mark 4:18-19**). Paul warned that the desire to be rich is very dangerous and leads to all sorts of evil (**1 Tim 6:9-10**). He said that greed amounts to idolatry, and warned that the wrath of God will come against a greedy person (**Col 3:5-6**). John warned that the love of the Father is not in anyone who loves the world or the things of the world (**1 John 2:15-16**). Similarly in the OT, the writers of the Proverbs warned that the one who trusts in riches will fall (**Prov 11:28**), and the person who has riches will tend to deny the Lord (**Prov 30:8-9**). Job knew that to trust in riches is a sin that calls for judgment because it amounts to denying God (**Job 31:24-28**). The examples of Gehazi (**2 Kgs 5:15-27**), Ananias and Sapphira (**Acts 5:1-11**), the rich young ruler (**Mark 10:17-25**), and the rich man who neglected Lazarus (**Luke 16:19-26**), all warn of the spiritual risks that having and desiring wealth may bring. As Adeleye says, “As an end in itself money has the tendency to compete for our loyalty which belongs to God. It has the tendency to become an idol that ruins our lives. That is why Jesus warns us against relating to money as we relate to God.” (Adeleye 1999: 97)

b. *Wealth carries with it increased obligation.* The Bible is clear that the reason why God blesses us with money is “so that he will have something to share with one who has need” (**Eph 4:28**; see also **1 Tim 6:17-18**). John Piper points out that, contrary to the prosperity preachers, **Eph 4:28** “is not a justification for *being* rich in order to give more. It is a call to make more and keep less so you can give more” (Piper 2007: n.p.). He adds, “There is no reason why a person who makes [more] should live any differently from the way a person who makes [less] lives. Find a wartime lifestyle; cap your expenditures; then give the rest away. Why would you

want to encourage people to think that they should possess wealth in order to be a lavish giver? Why not encourage them to keep their lives more simple and be an even more lavish giver? Would that not add to their generosity a strong testimony that Christ, and not possessions, is their treasure?" (Ibid.)

c. *Wealth carries with it increased accountability.*

(1) Everyone faces God's judgment for what we have done or failed to do in this life (Heb 9:27; see Rev 20:11-15). A basic principle of God's judgment is "From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more" (Luke 12:48b; see 1 Cor 3:10-15). Those who are wealthy in this life face a potentially more strict judgment than those who are not wealthy because their wealth carries with it greater obligations and thereby greater accountability. Thus, **Prov 11:4** warns that riches will fail the wealthy person at the judgment.

(2) To amass great amounts of wealth and not use it for the purposes for which God gave it to us violates the law of Christ and is sin. Jesus said that moth and rust destroy treasures stored up on earth (**Matt 6:19**). The apostle James used Christ's language to warn the wealthy people who have not used their wealth as they are supposed to (i.e., have allowed it to "rust"), "*Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire*" (**Jas 5:3**). He adds that because of the judgment the wealthy face, they should "*weep and howl for your miseries which are coming upon you*" (**Jas 5:1**). He concludes that those who have "*lived luxuriously on the earth and led a life of wanton pleasure*" face a judgment like sheep or cows or pigs who have "*fattened your hearts in a day of slaughter*" (**Jas 5:5**).

E. *The "prosperity gospel" has a wrong view of giving.*

1. The prosperity gospel distorts the reason why we should give. Jesus taught that we are to give "*expecting nothing in return*" (**Luke 6:35**). "Offerings should be given to God as an act of worship (Isa 43:22-24; Ps 16:12-17) and not for selfish gain. It is biblical truth that God promises to reward those who give to him generously (2 Cor 9:6-11). But the divine blessings reflect the gracious gift of God and not God's obligation or favour. The desire for prosperity must never be the motive of giving. Before one gives material gifts, he should first give himself to the Lord (2 Cor 8:5; Rom 12:1). God is more concerned with the giver than the gift. Though generous giving is a virtue in Scripture (2 Cor 8:1, 2), one should give unto the Lord as an offering of thanksgiving (Ps 116:17). Never should one give with selfish ambition of material prosperity." (Editorial 2001: 1)

2. The prosperity gospel's motive for giving is, in fact, sin—which God cannot bless. The prosperity gospel says that we should "give in order to get. It is by giving . . . that we are guaranteeing our own prosperity!" (Fee 1984: 43) That is an appeal to nothing but *selfishness and greed*. Selfishness and greed are both great sins that God will *not* bless (see **Exod 20:17; Prov 11:4, 28; Mark 4:18-19; Luke 12:15-21; Eph 5:3; Col 3:3-6; 1 Tim 6:10-11, 17; Jas 5:1-6; 1 John 2:15-16; Rev 3:17-19**). Indeed, greed is a form of *idolatry* that brings about the wrath of God (**Col 3:5-6**).

3. Further, "giving in order to get" is not really "giving" at all. It is simply a business transaction, a form of "money-lending" at interest, or is like investing in a business venture or buying stocks. According to the "'Expect a Miracle' principle, which stresses that through seed-giving, all insurmountable problems can be solved . . . God essentially becomes an insurance agent to whom one invests with expectations of return" (Adeleye 1999:83).

F. *The "prosperity gospel" has a wrong hermeneutic*

1. The prosperity gospel is inevitably wrong because the prosperity teachers' method of interpreting the Bible is highly selective and almost entirely subjective, arbitrary, and out-of-context.

a. *Sarles points out*, "Bible verses are quoted in abundance without attention to grammatical indicators, semantic nuances, or literary and historical context. The result is a series of ideas and principles based on distortion of textual meaning." (Sarles 1986: 337)

b. *Further, the meaning of any text "has first of all to do with the author's original intent; it has to do with what would have been plain to those to whom the words were originally addressed"* (Fee 1984: 40). On the other hand, the prosperity teachers, in effect, begin with their own late 20th-21st century, usually Western, experience, culture, and wealth, and "baptize" that experience by reading it back into biblical verses, paying no attention to the biblical context,

which thereby misinterprets and distorts the meaning of the biblical texts.

c. *The subjective and arbitrary nature of the prosperity teachers' "interpretations" is compounded by the highly selective nature of the verses they constantly rely on. Thus, the prosperity gospel "is also not Biblical in the larger sense of that word, in that it reflects a short-sighted view of the whole of Scripture. The selectivity of Biblical texts by these evangelists allows them to espouse a view not taught anywhere in the New Testament, and also carefully to avoid hundreds of texts that stand squarely in opposition to their teaching."* (Fee 1984: 41)

2. Misunderstanding how the Abrahamic, Mosaic, and New Covenants fit together also distorts the prosperity teachers' interpretations. In the Abrahamic Covenant (see **Gen 12:1-3; 13:14-17; 15:1-21; 17:1-21; 22:15-18**) there are three "core promissory threads": phenomenal posterity ("seed" promises); national territory ("land" promises); and global prosperity ("blessing" promises). Prosperity teachers essentially teach that Christians have inherited the promises made to Abraham, which they interpret to mean that both spiritual *and material well-being* are ours if we exercise faith. That understanding is fatally flawed.

a. *The Abrahamic Covenant was an unconditional covenant given to Abraham, and its blessings did not depend on the exercise of faith.* God's covenant with Abraham was not conditioned on Abraham's exercise of faith or obedience. Thus, in **Genesis 15** the covenant ceremony was unilateral; indeed, Abraham was asleep. No conditions were stated in the covenant. When the covenant was restated in **Gen 17:7, 13, and 19** it was called "everlasting." Further, the covenant was confirmed despite Abraham's disobedience and lack of faith. Sarles adds the following: "If the personal blessings of Abraham in the unconditional covenant are applicable for all his descendants, then it would follow, according to the prosperity gospel, that all of Abraham's descendants would be as financially blessed as Abraham. But this is clearly not the case. Therefore if Abraham's personal blessings are to be applied to all his descendants—a point that prosperity leaders insist on—the covenant must be understood as conditional in order to explain why all his descendants are not materially prosperous. But this solution to the dilemma will not work because of the undeniable fact that Abram was called by God while he was still an idolatrous pagan. The only other option is to deny that the personal blessings to Abraham are part of the covenant that applies to all his descendants. Obviously this solution is not well received by prosperity people because it eliminates their use of the Abrahamic Covenant in demanding their right to be as financially blessed as was Abraham. However, it is the only interpretation that fits the data of Scripture." (Sarles 1986: 346-47)

b. *The Abrahamic Covenant is a "theological blueprint" for redemptive history which contains within it both the Old [Mosaic] and New Covenants.* "Much of Scripture is devoted to explaining or recording how God fulfills the promises He made to Abraham. People get confused as to exactly how the Abrahamic Covenant is fulfilled and how it relates to other covenants. The Abrahamic Covenant contains both the Old and New Covenants. That is, the Old and New Covenants are the physical and spiritual fulfillments of the Abrahamic Covenant. The covenant God made with Abraham reveals God's plan to save a people and bring them into His land. Under the Old Covenant, God physically saves the people of Israel (the physical descendants of Abraham) from the Egyptians and brings them into the Promised Land, Palestine. Under the New Covenant, God spiritually saves His people (the spiritual descendants of Abraham) from sin and condemnation and brings them into the spiritual land (salvation rest now and in heaven). Thus, the Abrahamic Covenant 'contains' both the Old and the New Covenants." (Lehrer 2006: 29)

c. *The significance of this is that the prosperity teachers erroneously apply the physical blessings of the Mosaic Covenant, which were conditioned on OT Israel's obedience to the Mosaic Law, to Christians today who are not subject to the Mosaic Law, and who have not been promised those conditional, physical blessings.*

(1) The Old [Mosaic] Covenant was a "works-based" covenant, not a "grace-based" covenant like the New Covenant which governs believers today. A "works-based" covenant is a legal covenant having an "if . . . then" character—i.e., "if" you obey all of the terms of the covenant, "then" you will be blessed, but if you do not obey all of the terms of the covenant, then you will be cursed; further, the Old Covenant largely was related to blessings and curses in the physical, material realm (see **Exod 15:26; 19:3-6; Lev 26:1-43; Deut 28:1-4, 15-19; Josh 23:14-16; Jer 11:1-11; Dan 9:11-14; Jas 2:10**). The reason is that the Mosaic law was the foundation of a nation-state (Israel),

not of a spiritual community (the church).

(2) Although physical blessings were promised to OT Israel if they obeyed the Mosaic law, the idea that wealth was a sign of God's blessing was limited.

(A) *The OT law strictly regulated the Israelites.* “A summary of all the taxes and tithes prescribed at one point or another in ancient Israel is somewhat staggering: forced labor under the monarchy, royal taxation, emergency tribute in wartime, the temple tax, the gleaning to be left during sabbatical and Jubilee years, firstfruits and other voluntary offerings, and the mandatory ‘triple tithe’ . . . One can hardly claim that God’s people were free to enjoy unbridled prosperity from their material resources.” (Blomberg 1999: 47) Further, the promises of physical blessing were collective promises to the nation as a whole, *not* individual promises to specific persons to reward individual obedience.

(B) *The fact that a person was wealthy was not a sure sign that he was wealthy because he had God's favor.* In the OT as well as the NT God is mainly concerned with our attitude toward our money, not the amount of money we have. Wealth is to be generously shared, particularly with the needy. God cares about how we acquire it, what we do with it, and whether we use it as an alternative security to trusting in him. For example, “in Zechariah 11:5, those who buy slaves proclaim, ‘Praise the Lord, I am rich!’ as if God were the one who had blessed them with their wealth. But for Zechariah it is clear that the Lord will no longer pity people with such an attitude (11:6).” (Blomberg 1999: 75) Several other places in the OT, including **Job 21:1-21; Psalm 73; Isa 3:14-15; 5:8-9; Amos 4:1-3; 6:1-7**, make clear that being wealthy is *not* necessarily a sign that a person is faithful or has God’s favor.

(C) *Many biblical examples of poverty and injustice occurring to faithful people demonstrate that even in the OT there is not a strict 1:1 correlation between wealth and God's blessing or between poverty and God's curse or punishment.* In **1 Kings 21** Naboth appears to have been a faithful, righteous man. Nevertheless, he was unjustly accused, stoned to death, and had his vineyard stolen by King Ahab. Even though prosperity teachers often cite some of the Proverbs (e.g., **Prov 3:9-10**) as a “naïve caricature of real life, in which good is immediately rewarded and evil immediately punished,” in fact “Proverbs inhabits a world in which the innocent are ambushed and the wicked successfully distort justice (Prov. 1:11; 6:17; 13:23; 17:23, 26; 18:5). Therefore, Proverbs at least occasionally looks beyond death for the redressing of injustice (10:7; 12:7; 11:7; 12:28).” (Johnson 2007: 308, 308n.41) Further, “Ecclesiastes, Job, and certain Psalms (37; 73) confront the perplexing reality that the righteous do not always prosper, nor rebels consistently suffer, in the present. Ultimately, this tension could only be resolved eschatologically: as long as the Lord of the covenant withholds his just wrath against those who defy his authority and defile his creation, covenant keepers will suffer, covenant breakers will survive and even thrive, and the orderly universe presupposed in Proverbs will seem to be wishful thinking. Hence Israel’s Wisdom cries out for the final coming of the Lord of the covenant in righteousness, as promised in the Torah (Deut. 32) and predicted by the prophets.” (Ibid.: 371)

(3) Jesus came to fulfill the law (Matt 5:17). The law would not pass away “until all is accomplished” (**Matt 5:18**). “All was accomplished” at the cross (see **John 19:30; Rom 10:4; Eph 2:14-15; Col 2:13-15**). Christ began the New Covenant (**Luke 22:20; 2 Cor 3:5-6**). With it, there has been a “change of law” (**Heb 7:12**) to “the law of Christ” (**Gal 6:2**). Thus, “the blessings and cursings to the nation Israel living under the Law cannot be extended to New Testament saints. Otherwise grace is no longer grace. To affirm that the blessings and cursings of Deuteronomy 28 are operable for Christians argues against the overwhelming distinction between law and grace in the New Testament Epistles, particularly Paul’s letters.” (Sarles 1986: 347)

(4) The distinction between the Old and New Covenants is seen in Gal 3:14. Prosperity teachers often quote the first half of that verse, “in order that in Christ Jesus the blessing of Abraham might come to the Gentiles”; however, they routinely ignore the

second half of that verse, “so that we would receive the promise of the Spirit through faith.” That “signifies that the spiritual blessings given to Abraham, not his financial blessings, are communicated through Christ. Galatians 3 is discussing eternal, spiritual benefits, not material benefits.” (Sarles 1986: 347)

G. The “prosperity gospel” wrongly interprets the biblical texts on which it relies

1. **Josh 1:7-8.** The word translated “prosperous” in this verse is a form of the verb *tzelah* which means “to be successful” in something. One’s success may be in many areas—military, financial, spiritual, political, etc. The context of the verse affects its meaning: “The context of God’s promise to Joshua that He would make his way prosperous and give him good success is military, not financial. It specifically relates to the conquest of the Promised Land by Israel as the outworking of the land promises given unconditionally in the Abrahamic Covenant. The Book of Joshua traces Joshua’s successes in conquering Canaan. Joshua was a general, not a banker; financial prosperity is simply not in view here.” (Sarles 1986:338) If one is going to take these verses as illustrating a principle that extends beyond Joshua and the conquest of Canaan, then one must be careful to note two things:

a. *The emphasis on these verses is on wholehearted obedience.* Joshua is told to “be careful to do according to all the law . . . do not turn from it to the right or to the left . . . the book of the law shall not depart from your mouth, but you shall meditate on it day and night, so that you may be careful to do according to all that is written in it.” Can anyone truly say that he or she does that? The only “success” promised is based on perfect and constant obedience from the heart. However, in reality all of us act from mixed motives; we only obey some of the time, and then only in part. Therefore, no one can legitimately claim that God “owes” him or her “success” based on these verses.

b. *God’s view of “success” is different from man’s view of success.* We tend to look at prosperity and success purely in physical and material ways. That is not how God measures success or prosperity. God does not look at the outside, but at the heart (**1 Sam 16:7**). Jesus was “successful” because He always and only did His Father’s will (**Matt 26:29; John 4:34; 5:17-20, 30; 6:38; 8:28-29; 10:18; 12:49-50; 14:10, 24, 31; 17:4**), even though that resulted in His being a poor man who was persecuted, unjustly accused, and crucified as a common criminal. The Apostles led “successful” and “prosperous” lives even though they lost all their worldly goods and died martyrs’ deaths. Because God views real “success” and “prosperity” differently than man does, we need to set our minds on the things of God (see **Matt 16:23**).

2. **Prov 3:9-10.**

a. *In these verses, the prosperity teachers misunderstand the nature of what a “proverb” is.* A proverb is a wisdom saying—the statement of a principle of how things normally go, *not* a promise, guarantee, or “law” of how things will go in any particular situation. Thus, **Prov 3:1-8** says that keeping God’s commandments will lead to long life, favor with other people, and physical health. Those general promises are no more true in any specific situation than is the promise of full barns in **Prov 3:9-10**. To interpret this or any proverb as a literal promise that must come true in all cases turns it into a dogma which even other OT books, especially **Job** and **Ecclesiastes**, clearly refute. As Wolvaardt points out, “The main contribution that Job makes to the overall message of the Bible is to show clearly that on earth there is no direct correlation between sin and suffering, also that the righteousness of the believer should not be assessed by whether he is prosperous or understands his circumstances” (Wolvaardt 2005: 250). For this or any other proverb to be true, even as a generality, one must have control over one’s work, life and family, with no severe systemic social problems. Indeed, “fewer than one third of the proverbs dealing with rich and poor teach that people get what they deserve, whereas the rest recognize the presence and problem of socio-economic injustice” (Blomberg 1999: 65). Prosperity teachers, in effect, do three things wrong with this proverb: (1) They ignore the context of the rest of Proverbs (as well as other biblical books that give a more balanced view of life; (2) They turn it into a “law”; and (3) They *bind God* by the “law” they have created (i.e., they say that “if you do this then *God is obligated* to do that”). Thus, as Johnson states, they turn it into a “naïve caricature of real life, in which good is immediately rewarded and evil immediately punished” (Johnson 2007: 308).

b. *The prosperity teachers also misunderstand the nature of “progressive revelation” (i.e., God has revealed his plan progressively from the beginning of the Bible to the end).* This proverb is an example of the “physical” nature of OT blessings for obedience to God [see above discussion

regarding the Abrahamic, Mosaic, and New Covenants]. On the other hand, Jesus promised us that in this world we *will have trouble* (often precisely because of our obedience to God) (**John 16:33**).

c. **Prov 3:9** is conditioned on “*honoring the Lord from your wealth*.” Prosperity teachers falsely assume that that means to “sow a seed” by giving to them! That is simply false. The context of Proverbs and the rest of the Bible indicates that to “*honor the Lord from your wealth*” is to use your wealth to help the poor and needy and to build the kingdom (see **Prov 3:27-28; 11:24-26; 21:13; 29:7; 31:20**).

d. Finally, in light of the agriculturally-based covenantal blessings of the Old Covenant, the specific context and language of the proverb is agricultural (i.e., it talks about honoring the Lord and the Lord’s filling one’s barns and vats of wine). There is no specific mention of money, or giving money as “sowing a seed of faith” to someone’s ministry, or receiving money in return. One must therefore be cautious about making these two verses say something that they were never intended to say.

3. **Mal 3:10**. The use of the “*windows of heaven*” and “*pouring out a blessing*” language from this verse by prosperity teachers is a classic example of misapplying a physical, Old Covenant promise to a New Covenant setting.

a. Both the promised blessing of **Mal 3:10** and the curses of **Mal 3:9, 11** relate to land and crops. Both are based and dependent on the Mosaic Covenant and the specific covenantal relationship between God and OT Israel. In **Deut 26:12-15** there is a link between tithing and the fruitfulness of the land of Israel. In **Deut 26:16** Moses had specifically admonished the Israelites to obey all of God’s commandments and laws. In **Deut 28:12** God promised that he “*will open for you His good storehouse, the heavens, to give rain to your land in its season and to bless all the work of your hand*” if Israel was careful to do all of the commandments of the law. If Israel failed to keep the whole law, then God promised to withhold the rain and cause the crops to fail and be consumed by locusts, worms, and crickets (**Deut 28:23-24, 38-42**; see also **Lev 26:3-6; 14-16, 19-26**). **Mal 3:7-12** is a specific example of God fulfilling his promise to curse the land because of the people’s disobedience, but also of his recalling for the people his promised blessings for obedience, and challenging the people to test God’s faithfulness by their own obedience. In **Mal 3:10** the “*windows of heaven*” (NASB) or “*floodgates of heaven*” (NIV) is the same phrase used in **Gen 7:11** and **8:2** and refers to abundant rain.

b. The context is tithing under the Mosaic Law, not “*sowing a seed of faith*” to someone’s ministry. Interestingly, and contrary to the prosperity teachers’ obsession with money, in the Mosaic Law there was no provision for tithing money. The only reference to money in the Mosaic Law, as it relates to tithing, is that if a person is too far away from the “place where the Lord your God chooses” (i.e., the centrally appointed sanctuary) to bring the tithe (i.e., the produce or animals) then the person was to exchange the tithe for money, bring the money to the place which the Lord chooses, and then spend the money on food and drink and eat it at that place (**Deut 14:24-26**).

4. **Mark 10:28-30**. This passage is the source of the prosperity doctrine of the “100-fold return” on your money if you sow a seed of faith by giving to a prosperity teacher’s ministry. Both the context and the language of that passage are completely contrary to the prosperity gospel’s interpretation.

a. The context has nothing to do with people “*sowing a seed of faith*” by giving to someone’s ministry. In fact, money is not even mentioned in the passage. Rather, it concerns those who already “*have left everything and followed [Christ]*” (**10:28**).

b. Jesus never asked for anyone to contribute to his ministry, whether by promising a “100-fold return” or otherwise. The context immediately before this passage is the account of the “rich young ruler” whom Jesus told to “go and sell all you possess and give to the poor” (**10:21**). Jesus did not promise the man that if he sold his possessions and gave to the poor he would get more money on this earth. Instead, Jesus said that “*you will have treasure in heaven*” (**10:21**). Indeed, far from promising that giving would increase someone’s money and wealth, Jesus warns, “*how hard it will be for those who are wealthy to enter the kingdom of God! . . . It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.*” (**10:23, 25**). Thus, the “100-fold return” promised by the prosperity teachers ignores the context and teaches a lesson which is the *exact opposite* of what actually is going on in this passage.

c. Further, the context has to do with Jesus’ preparing his disciples for their apostolic

ministries in the face of persecution. Thus, part of what Jesus promises as a “return” for being devoted to him is “persecutions” (10:30). The theme of persecution and humility is continued in 10:32-45. Again, this is completely contrary to how the prosperity teachers’ use this passage. d. *The prosperity gospel’s interpretation of this passage essentially is: “if you give 10 shillings to my ministry, then God will give you back 1000 shillings.”* However, in addition to the “persecutions,” which Jesus actually promised, one of Jesus’ other promised “returns” is “and in the age to come, eternal life” (10:30). If the prosperity teachers were consistent in their interpretation, what their interpretation really would include is: “if you give 10 shillings to my ministry, then God will give you ‘in the age to come, eternal life’.” In fact, the principle behind the “100-fold return” is exactly like the Roman Catholics who did claim to sell eternal life by selling indulgences to release people from Purgatory during the Middle Ages (Adeleye 1999:83).

e. *The prosperity teachers focus on money (which is not mentioned) and ignore the “100-fold return” of houses, brothers, sisters, mothers, fathers, children, and farms (which Jesus, in fact, promises).* What is Jesus talking about? The answer is that he is referring to believers now being a new family in Christ. When we are saved, God adopts us into his family (see Rom 8:15-17; Eph 1:5). The church is specifically called the “household [or, family] of God” (1 Tim 3:15; see also 1 Tim 5:1-2). As Sarles puts it, “When the disciples lost their houses for the sake of the gospel, they would be given access to homes owned by fellow believers who would share with them as they moved from place to place preaching the gospel. Likewise when the disciples forsook their families for Jesus’ sake, they entered new associations in the family of God that were a hundred times greater.” (Sarles 1986: 338)

5. **John 10:10.** The “abundant life” promised by Jesus in this verse has nothing to do with having lots of money or material abundance. “‘Life’ or ‘eternal life’ in John’s Gospel is the equivalent of the ‘kingdom of God’ in the other Gospels. It literally means the ‘life of the age to come’. It is the life that God has in and of himself; and it is his gift to believers in the present age. The Greek word *perrison*, translated ‘more abundantly’ in the K.J.V., means simply that believers are to enjoy this gift of life ‘to the full’ (N.I.V.). Material abundance is not implied either in the word ‘life’ or ‘to the full’. Furthermore, such an idea is totally foreign to the context of John 10 as well as to the whole of the teaching of Jesus.” (Fee 1984: 40-41)

6. **2 Cor 8:9.** For prosperity teachers to claim that Christ became poor [i.e., left heaven, became a man, and died on the cross] “so that you through his poverty might become rich [i.e., so that we might have a lot of money]” is almost perverse. This verse does not mean that Christ had a lot of money and became poor so that we can get a lot of money. It means that he had everything in heaven and left it all, became a man, bore our sin and died, so that we would have new, eternal life and inherit all things in him (see also Phil 2: 6-11). The entire point and context of this passage is Paul’s teaching the Corinthians that since Christ accomplished so much for them through the Atonement how much more they should give of their material abundance to help others in need. Thus, the context indicates that Christ gave everything he had for us so that we “might become rich in generosity,” not in hoarding our riches for ourselves. Or, as Blomberg puts it, “If Christ could sacrifice so much for us, how dare we refuse to give generously to the needy!” (Blomberg 1999:193) That is exactly what Paul also said in 1 Tim 6:17-18 where he told Timothy to “instruct those who are rich in this present world . . . to be rich in good works, to be generous and ready to share.”

Consider what the prosperity teachers’ theology does to this verse: Was the reason that Christ died so that we could have a lot of money? Was it necessary for Christ to die for us to have a lot of money? Certainly not! Lots of ungodly people have a lot of money. They don’t need faith in Christ to get it and their having it is *no sign of God’s special favor toward them*. It radically cheapens the gospel to claim that Christ died in order that we might get some money for a few years on this earth. Additionally, contextual issues in the passage show that the prosperity teachers’ use of this verse is incorrect.

a. *This passage was directed to the church in Corinth as a whole.* “You” and “your” in 8:9 are in the plural, not the singular. The same is true of “you” in 8:7. Thus, Paul is primarily addressing the corporate responsibility of the local church.

b. *The Corinthians did not have to “sow a seed” in order to get materially wealthy, because they already had great material abundance (8:14).* In fact, in 1 Cor 4:6-16 Paul had mocked the Corinthians’ attitude that they were “rich.” He told them that he himself was “hungry and thirsty, poorly clothed, roughly treated, and homeless,” yet exhorted the Corinthians to imitate

him!

c. *At the beginning of the passage Paul commended the Macedonians for their wealth—but made clear that it was the “wealth of their liberality” in giving despite their “deep poverty” (8:1-5). He did not say that by giving the Macedonians were now materially rich or would become so. Instead, the Macedonians overflowed in spiritual blessings that the Lord poured out on them because of their faithfulness: the “grace of God” and “abundance of joy” (8:1-2). Paul urges the Corinthians to follow the Macedonians’ example of liberal giving to the poor (8:7), and thereby reap the same spiritual blessings.*

d. *Paul urges the Corinthians to follow through on their promise to give to help the poor and needy believers in Jerusalem—not to give money to an already rich evangelist or ministry (1 Cor 16:1-4; 2 Cor 8:6-15). Paul specifically said that giving was “not for the ease of others” (8:13). Giving could therefore not possibly be for the “ease of yourselves”! Far from promising that by giving the Corinthians would gain even more money, Paul stressed that giving to the poor helps to promote equality among believers and would thereby enable other believers to help the Corinthians when they had need (8:14). Those statements not only undercut the prosperity gospel’s motive for giving but also undercut the prosperity gospel’s promise that if you give you will no longer have material needs of your own.*

7. **2 Cor 9:6.** This passage does indeed compare giving to “sowing” and 9:10 continues the analogy by comparing material resources to “seed for sowing.” Further, the passage does say that God will reward us in the same manner as we give to others. However, both the wording and the context have far different significance than what the prosperity teachers mean when they talk about “sowing a seed of faith” to their ministry and the “law of compensation.”

a. *The giving referred to in this passage is giving to help the poor and needy, not giving to help rich prosperity teachers (1 Cor 16:1-4; 2 Cor 8:4, 14; 9:9, 12). Throughout the Bible God repeatedly expresses his concern for those who are truly poor and needy (see Exod 23:10-11; Lev 19: 9-10; Deut 15:10-11; 24: 19-21; Ps 41:1; 112:5-6; Prov 14:21; 19:17; 22: 9, 22; 31:20; Isa 58:6-7; Ezek 16:49; Matt 25:31-46; Mark 10:21; Luke 3:10-11; Rom 12:20; Gal 2:10; Eph 4:28; Jas 1:27). That was what was going on here.*

b. *The motive for giving in this passage is completely opposite to that of the prosperity gospel. The prosperity gospel’s motive for giving is explicitly condemned in 9:5 which says that we should give bountifully but “not affected by covetousness.” Since the prosperity gospel’s reason for giving is completely contrary to Scripture, and is condemned in this very passage, its interpretation of this passage cannot be correct.*

c. *The prosperity gospel distorts the principle of “sowing and reaping.”*

(1) The principle of “sowing and reaping” (i.e., the “law of compensation”) is true as a general guideline or principle—what is sown will be reaped. However, it is *not* a “law” that obligates God to give a certain amount of material rewards—or any material rewards at all—to one who gives. **Jer 17:9-10** best explains the “sowing and reaping” principle: our hearts are deceitful, but God searches our hearts and “gives to each man according to his ways.” In other words, God will repay us exactly as we deserve. We can give a lot of money, but if we give for the wrong motives (e.g., if we “sow a seed” because we are greedy and think that by doing so we will then get back even more money) God knows that and will *not* reward it.

(2) The fact that all people are sinful on the one hand and God is merciful on the other hand means that the “sowing and reaping” principle is not always directly, immediately, or materially followed. “Conventional wisdom sees life always in terms of *quid pro quo*, one thing in return for another. For every evil, there is a direct, specific cause. . . . And for every good, especially every material blessing, there is also a direct specific cause. . . . But conventional wisdom is *not Biblical*. *Even though there are special times when God does protect his own, it is clear from the whole of Scripture that both the rain and the hail fall on the just and the unjust alike. . . .* Conventional wisdom is simply unreliable. The Fall has so permeated the created order that all people are affected by its consequences; and God has revealed himself as abounding in mercy—even to the sinner. Sometimes there seems to be no good reason why the wicked are ‘blessed’ while the good are not, and vice versa! . . . Conventional wisdom, therefore, cannot be made a part of the Biblical view of poverty and prosperity.” (Fee 1984: 41)

d. *The context of the passage indicates that the rewards primarily are given to the church, not*

individuals. In **9:8, 10, and 11**, the “*you*” and “*your*” are all plural, not singular. The shift from the singular in **9:6-7** to the plural in **9:8, 10-11** tends to negate a direct 1:1 relationship between how much each individual sows and how much he personally will then reap. It suggests that although each individual must decide how much to “sow,” the individual sower is doing so as a representative of the local church. The Lord will then reward the church as a body when its members are generous givers.

e. *The context of the passage further indicates that God will, indeed, take care of generous givers who give for the right reasons, but his primary rewards are spiritual.* In the passage even the implicit material rewards for giving are carefully placed in a primarily spiritual context: (1) In **9:8** the “reward” is that “*God is able to make all grace abound to you,*” and the reason for having material possessions is so that the believer “*may have an abundance for every good deed.*” (2) In **9:10** the “harvest” that is promised is “*the harvest of your righteousness*” which occurs when the “sower” gives of what he receives to help the poor and needy. Thus, **9:10** says that the *reason* why God supplies and multiplies a person’s “seed” is “*for sowing and increase the harvest of your righteousness.*” (3) In **9:11** the purpose for being “enriched” is “*for all liberality, which through us is producing thanksgiving to God.*”

f. *The broader context of the NT likewise indicates that the primary “blessings” or “rewards” of the sowing and reaping principle are spiritual or, if material, will take place on the New Earth, not in this life.* Thus, **Luke 6:38** says “*give, and it will be given to you.*” However, this is not a guarantee of material prosperity if we “sow a seed” by giving money to some ministry since that statement is part of a longer discourse on how believers are to live. Indeed, in that same discourse Jesus said that we are to give “*and not demand it back*” (**Luke 6:30**) and that we are to give “*expecting nothing in return*” (**Luke 6:35**). If we do that, “*your reward will be great, and you will be sons of the Most High*” (**Luke 6:35**). In **Gal 6:7-9** Paul again states the “sowing and reaping” principle but makes clear that “*the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life*” and that the “reaping” will not occur immediately, or materially, but will occur “*in due time . . . if we do not grow weary.*” In **1 Tim 6:18-19** Paul likewise states that those who are “rich” are “*to be rich in good works, to be generous and ready to share.*” Again, the “rewards” they will “reap” are primarily spiritual and eternal since, by being generous with their money, they are “*storing up for themselves the treasure of a good foundation for the future so that they may take hold of that which is life indeed*” (see also **Mark 10:21; Heb 10:34**).

8. **3 John 2**. In this verse John wished that his friend Gaius would “*prosper and be in good health.*” The prosperity teachers understand neither the context nor the Greek word translated “prosper” and thus completely misinterpret and misapply the verse.

a. *The word translated “prosper” is the Greek word euodoō. It means to “have things turn out well” or that things would “go well” with someone (Danker 2000: 410).* The same word is used in **Rom 1:10** where Paul is talking about visiting Rome. That does not mean that he desires to make a lot of money on his way to Rome but that he will succeed in getting there. The NIV’s translation of **3 John 2** captures the nuance of John’s meaning, “*I pray that you may enjoy good health and that all may go well with you, even as your soul is getting along well.*”

b. *The context of the verse is a simple greeting to Gaius, not a prescription, promise, guarantee, principle, or law for all believers.* The wish for things to go well with the recipient of the letter “was the standard form of greeting in a personal letter of antiquity. To extend John’s wish to Gaius to refer to financial and material prosperity for all Christians of all times is *totally foreign* to the text. John neither intended that nor could Gaius have so understood it.” (Fee 1984: 40)

c. *The rest of 3 John is contrary to the idea that 3 John 2 supports the prosperity gospel.* Nowhere in the rest of the book does John even hint that the prosperity gospel is even consistent with his greeting to Gaius. John emphasizes Gaius’ *character* and obvious spiritual state, not his material wealth. In vss. **3-4** he stresses “*walking in the truth.*” In v. **5** he refers to Gaius’ “*acting faithfully.*” In vss. **6-8** John commends Gaius’ “*love*” and indicates that fellow believers should be supported (i.e., he is stressing that we should give to others, not seek to get for ourselves). In fact, in v. **9** John condemns Diotrophes “*who loves to be first.*” Diotrophes’ attitude is similar to that of the prosperity teachers who put their own material well-being first. Thus, by ignoring the context and the grammar the prosperity teachers give the verse a meaning vastly different from what it really signifies.

H. Additional comments concerning the prosperity gospel

1. Although Jesus could be verbally harsh with people, like the Pharisees, who were misrepresenting God to the people (see **Matt 23:13-36**), only one thing ever drove him to violent action: *people who were committing financial abuse in the temple (Matt 21:12-16; Mark 11:15-18; Luke 19:45-47; John 2:13-16)*. Significantly, all four Gospels record the event which indicates its importance. In each account Jesus says that God's house is not to be turned into a "*robbers' den*" or a "*place of business*." The prosperity teachers are like the "money changers" in the temple and should not be tolerated by God's people today any more than Jesus tolerated them 2000 years ago.
2. Although the prosperity gospel obviously is attractive to people who are poor and living in difficult circumstances, it offers a false hope and, in fact, *victimizes the poor*. Because the prosperity gospel is a false theology that appeals to wrong motives, God cannot and will not bless it. Poor people who give to the prosperity teachers hoping to themselves become rich will not become rich but will only become poorer. The prosperity gospel's teaching that a poor person who becomes sick or remains poor is because of his own sin or lack of faith "places a terrible burden on the poor for it is unfair and unbiblical" (Editorial 2001: 2). As a result, the prosperity gospel in fact victimizes the poor *both materially and spiritually*. Prosperity teachers are, indeed, "*robbers*" as Jesus said.
3. The prosperity teachers are hypocrites who do not even believe what they themselves teach. If the prosperity teachers really believed that when one gives money to the poor then God will give him back 100 times as much as he gave, they (who are already rich) would be *giving away their money rather than taking money from poor people*, because then they would be getting even more millions from God. The fact that they do not give, but take, shows that they don't even believe what they teach.
4. Prosperity teachers are repeatedly and harshly condemned throughout Scripture and face a dreadful judgment. In the OT, God harshly condemns those who prophesy for money, and those who are more interested in building large houses and feeding themselves rather than taking care of the poor. They are condemned as false prophets who lead God's people astray and will face His judgment. See **Jer 6:13; 8:10; 22:13-17; Ezek 34:7-10; Hos 7:14; Mic 3:5-7, 9-12**. Jesus harshly condemned the Pharisees for their swearing by the gold of the temple (**Matt 23:16-20**). He specifically accused them of "*robbery and self-indulgence*" (**Matt 23:25**). He called them "*serpents*" and a "*brood of vipers*" (**Matt 23:33**) and said that as a result of their sins they would not "*escape the sentence of hell*" (**Matt 23:33**). Peter says that one should shepherd the flock of God "*not for sordid gain*" (**1 Pet 5:2**). In **2 Pet 2:3** he says that false teachers "*in their greed*" will "*exploit you*." Nevertheless, "*their judgment from long ago is not idle, and their destruction is not asleep*" (see also **2 Pet 2:14**). Paul points out that anyone who has "*the love of money*" or is "*fond of sordid gain*" is not qualified to be a leader in the church (**1 Tim 3:3, 8; Titus 1:7**). He attacks those who are "*peddling the word of God*" (**2 Cor 2:17**) and who come to speak "*with a pretext for greed*" (**1 Thess 2:5**), and who teach "*for the sake of sordid gain*" (**Titus 1:11**). In fact, Paul harshly condemned those who teach and believe that "*godliness is a means of gain*," calling such people "*men of depraved mind and deprived of the truth*" (**1 Tim 6:5**). The Greek word translated "depraved" is *diaphtheiro*. It is a very strong term meaning "morally corrupt, depraved, ruined" (Danker 2001: 239), "corrupt throughout," "corrupt wholly, pervert" (Zodhiates 1993: 445-46). Such teachers face a judgment worse than the people Paul discusses in **Rom 1:18-32**. In that passage people knew that God exists but chose to ignore him and worship created things. As a result, God "*gave them over*" to their evil (**Rom 1:24, 26, 28**) and that they were "*worthy of death*" (**Rom 1:32**). If God's judgment was so harsh for those who knew about God but ignored him, how much worse will judgment be for those who don't ignore God but try to *use* him and his Word in order to satisfy their lust for money?
5. The prosperity gospel is deceitful and deadly; those pastors who have been seduced by it should repent and lead their people and churches into the light of biblical truth. The following appendix is John Piper's article "Prosperity Preaching: Deceitful and Deadly." It is an excellent plea to pastors to lead their churches away from the prosperity gospel error and to the truth. May God bless you as you do so.

APPENDIX

http://www.desiringgod.org/ResourceLibrary/TasteAndSee/ByDate/2007/1993_Prosperty_Preaching_Deceitful_and_Deadly/

Prosperity Preaching: Deceitful and Deadly, by John Piper, February 14, 2007

When I read about prosperity-preaching churches, my response is: “If I were not on the inside of Christianity, I wouldn’t want in.” In other words, if this is the message of Jesus, no thank you.

Luring people to Christ to get rich is both deceitful and deadly. It’s *deceitful* because when Jesus himself called us, he said things like: “Any one of you who does not renounce all that he has cannot be my disciple” (Luke 14:33). And it’s *deadly* because the desire to be rich plunges “people into ruin and destruction” (1 Timothy 6:9). So here is my plea to preachers of the gospel.

1. Don’t develop a philosophy of ministry that makes it harder for people to get into heaven.

Jesus said, “How difficult it will be for those who have wealth to enter the kingdom of God!” His disciples were astonished, as many in the “prosperity” movement should be. So Jesus went on to raise their astonishment even higher by saying, “It is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.” They respond in disbelief: “Then who can be saved?” Jesus says, “With man it is impossible, but not with God. For all things are possible with God” (Mark 10:23-27).

My question for prosperity preachers is: Why would you want to develop a ministry focus that makes it harder for people to enter heaven?

2. Do not develop a philosophy of ministry that kindles suicidal desires in people.

Paul said, “There is great gain in godliness with contentment, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content.” But then he warned against the desire to be rich. And by implication, he warned against preachers who stir up the desire to be rich instead of helping people get rid of it. He warned, “Those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs” (1 Timothy 6:6-10).

So my question for prosperity preachers is: Why would you want to develop a ministry that encourages people to pierce themselves with many pangs and plunge themselves into ruin and destruction?

3. Do not develop a philosophy of ministry that encourages vulnerability to moth and rust.

Jesus warns against the effort to lay up treasures on earth. That is, he tells us to be givers, not keepers. “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal” (Matthew 6:19). Yes, we all keep something. But given the built-in tendency toward greed in all of us, why would we take the focus off Jesus and turn it upside down?

4. Don’t develop a philosophy of ministry that makes hard work a means of amassing wealth.

Paul said we should not steal. The alternative was hard work with our own hands. But the main purpose was not merely to hoard or even to *have*. The purpose was “to have *to give*.” “Let him labor, working with his hands, *that he may have to give to him who is in need*” (Ephesians 4:28). This is not a justification for *being* rich in order to give more. It is a call to make more and keep less so you can give more. There is no reason why a person who makes \$200,000 should live any differently from the way a person who makes \$80,000 lives. Find a wartime lifestyle; cap your expenditures; then give the rest away. Why would you want to encourage people to think that they should possess wealth in order to be a lavish giver? Why not encourage them to keep their lives more simple and be an even more lavish giver? Would that not add to their generosity a strong testimony that Christ, and not possessions, is their treasure?

5. Don’t develop a philosophy of ministry that promotes less faith in the promises of God to be for us what money can’t be.

The reason the writer to the Hebrews tells us to be content with what we have is that the opposite implies less faith in the promises of God. He says, “Keep your life free from love of money, and be content with what you have, for he has said, ‘I will never leave you nor forsake you.’ So we can confidently say, ‘The Lord is my helper; I will not fear; what can man do to me?’” (Hebrews 13:5-6).

If the Bible tells us that being content with what we have honors the promise of God never to forsake us, why would we want to teach people to want to be rich?

6. Don’t develop a philosophy of ministry that contributes to your people being choked to death.

Jesus warns that the word of God, which is meant to give us life, can be choked off from any effectiveness by riches. He says it is like a seed that grows up among thorns that choke it to death: “They are those who hear, but as they go on their way they are choked by the . . . riches . . . of life, and their fruit does not mature” (Luke 8:14).

Why would we want to encourage people to pursue the very thing that Jesus warns will choke us to death?

7. Don't develop a philosophy of ministry that takes the seasoning out of the salt and puts the light under a basket.

What is it about Christians that makes them the salt of the earth and the light of the world? It is not wealth. The desire for wealth and the pursuit of wealth tastes and looks just like the world. It does not offer the world anything different from what it already believes in. The great tragedy of prosperity-preaching is that a person does not have to be spiritually awakened in order to embrace it; one needs only to be greedy. Getting rich in the name of Jesus is not the salt of the earth or the light of the world. In this, the world simply sees a reflection of itself. And if it works, they will buy it.

The context of Jesus' saying shows us what the salt and light are. They are the joyful willingness to suffering for Christ. Here is what Jesus said, "Blessed are you when others revile you and persecute you and utter all kinds of evil against you falsely on my account. *Rejoice* and be glad, for your reward is great in heaven, for so they persecuted the prophets who were before you. You are the salt of the earth. . . . You are the light of the world" (Matthew 5:11-14).

What will make the world *taste* (the salt) and *see* (the light) of Christ in us is not that we love wealth the same way they do. Rather, it will be the willingness and the ability of Christians to love others through suffering, all the while rejoicing because their reward is in heaven with Jesus. This is inexplicable on human terms. This is supernatural. But to attract people with promises of prosperity is simply natural. It is not the message of Jesus. It is not what he died to achieve.

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STEWARDSHIP OF THE CHURCH

I. The Mission and Purpose of the Church

A. The church exists by the grace of God for the glory of God

1. God through Christ has saved us and initiated the church solely by his grace (Matt 16:18; John 1:14-17; Rom 3:21-24; 5:14-21; 8:29-30; 11:5-6, 36; 1 Cor 15:10; Eph 1:5-6, 18-23; 2:8-10; 3:1-7; Col 1:13-23; 2 Thess 2:16-17; 1 Tim 1:12-15; 2 Tim 1:8-11; Titus 2:11; 3:5-7; Heb 2:9).
2. The chief end of the church is to glorify God (Matt 5:16; John 5:44; 12:27-28; 14:13; 17:22-24; Rom 11:36; 15:7-9; 1 Cor 6:19-20; 10:31; Eph 1:3-14; Phil 1:9-11; 1 Pet 2:12; 4:11).

B. God's grace is demonstrated in us and he is glorified by us through our faith in him

1. Faith is the attitude that most glorifies God because, by definition, faith looks away from self and toward God. "Without faith it is impossible to please Him" (Heb 11:6). "Whatever is not from faith is sin" (Rom 14:23).
2. Faith is complete belief and trust in God in all aspects of our lives (Hebrews 11). Faith and trust in God is finding our meaning, purpose, and satisfaction in him, not in the things of this world (see Phil 4:10-13; Heb 13:5-14). As John Piper says, "God is most glorified in us when we are most satisfied in him" (Piper 2003: 31).
3. Genuine faith always expresses itself in obedience to God (Matt 7:13-27; John 14:21-24; 15:1-11; Jas 1:22-2:26).
4. Genuine faith and true obedience to God will express itself in love to God and other people.
 - a. Love is the greatest command of Christ (Matt 22:36-40; John 13:34-35; 15:12-17).
 - b. Love is the most important thing (1 Cor 12:31-13:13; Gal 5:6).
 - c. Love is the goal of true instruction (1 Tim 1:5).
 - d. *Thinking of the mission and purpose of the church in terms of love requires us to:*
 - (1) Think of the church in *relational* terms; and
 - (2) Consider not only *what* the church must do, but *how* the church must do it.
5. The church will manifest God's grace and love in the following four ways:
 - a. *Worship of God.* Worship *reflects* the grace and love of God back to him.
 - b. *Development (nurture) of believers.* Development (nurture) of believers *applies* the grace and love of God to the body of Christ.
 - c. *Service (outreach) to unbelievers.* Service (outreach) *extends* the grace and love of God to those who are not yet believers.
 - d. *Unity (wholeness).* Unity and wholeness *identify* the church as a healthy recipient of and vehicle for God's grace and love.

C. WORSHIP—the mission and purpose of the church is found in worshipping God⁷

Ps 29:2 calls us to worship: “Ascribe to the Lord the glory due his name; worship the Lord in the splendor of holiness” (see also Ps 96:7-9).

1. Worship primarily is an inward and spiritual attitude that pervades all of our life rather than an outward and bodily activity.

a. *Worship is God and Christ-centered.* Worship is our *response* to who God is, what he has done, what he is doing, and what he will do. The essence of worship is being satisfied with God in Christ (see Ps 32:11; 37:4; 42:1; 100:2; Phil 1:20-21; 4:4, 10-13; Col 3:4).

(1) The worship of God in heaven focuses on: who God is (his glory; his awesome nature), and what God through Christ has done, is doing, and will do (creation; salvation; his rule; his coming judgment)—see Isa 6:1-8; Rev 4-5; 7:9-17; 11:15-19; 15:1-8; 19:1-6.

(2) These same things—God’s nature and his acts—are the focus of worship in the great psalms of worship (see Psalms 8; 19; 24; 29; 33; 46-48; 63; 65-68; 76; 84; 87; 92; 93; 96-100; 103; 104; 111; 113; 115; 117; 135; 145-150).

(3) Worship will last forever because God lasts forever.

b. *Worship glorifies God and helps transform us into Christ’s image.*

(1) God personifies the highest and best of all virtues—holiness, goodness, love, truth, wisdom, justice, compassion, grace, faithfulness, etc.

(2) People value what they praise. “If we praise God for his justice, we prize justice. If we praise him for his loving-kindness, we cherish loving-kindness. By praising God for such qualities, we treasure them and are drawn to them ourselves.” (Doriani 2001: 92)

2. There is a broad aspect of worship (i.e., living for God and service to him in all of our lives) and a narrow aspect of worship (i.e., coming together as a corporate body to worship the Lord). The two are related—we worship the Lord in vain if our narrow worship is not accompanied by the broad (see 1 Sam 15:22-23; Ps 51:14-17; Isa 1:11-17; 29:13-16; Jer 6:16-20; 7:21-26; Ezek 16:48-50; Hos 6:6; Mic 6:6-8; Matt 12:1-8; 15:5-9; 23:23; Mark 12:28-33; Luke 6:6-10; Rom 12:1; Col 3:23-24; Jas 1:27).

3. Worship involves all parts of our lives and being.

a. *True worship takes place during all of our lives, not just on Sundays.* The attitude of worship should affect how we view people and all other aspects of our lives (see John 4:21-24; Rom 1:9-10; 12:1; Phil 3:3). This attitude is summarized in Col 3:23 which says, “Whatever you do, do your work heartily, as for the Lord rather than for men” (see also Eph 6:7).

b. *True worship involves all aspects of our being (head and heart; mind, emotions, and will).*

True worship of God is worship “in spirit and truth” (John 4:21-24).

(1) “Spirit” indicates that worship should engage our hearts, emotions, and spirit, as we are enabled and drawn to worship by the Holy Spirit (see Matt 15:8-9; 1 Cor 14:25).

(2) “Truth” indicates that worship should be gospel-centered and Word (Bible)-centered, because God exalts his Word and has revealed himself to us in the Word made flesh (Jesus) in and his written Word (the Bible), which are the truth (Ps 119; 138:2; John 1:1-14; 14:6; 17:17; Eph 1:13; 1 Tim 2:15; 3:16-17; Heb 1:1-2; Jas 1:18).

4. Worship expresses to God our devotion to him in all of the ways he has ordained. Thus, we worship God through:

a. *Singing* (Ps 47:67; 95:1-7; 96:1-10; 98:1-6; Mark 14:26; 1 Cor 14:26; Eph 5:18-19; Col 3:16; Rev 5:8-10).

b. *Praising Him* (Ps 111:1-10; 112:1; 135:1-4; 144:1-150:6; Luke 24:52-53; Acts 2: 46-47; Rom 15:7-13; Heb 2:11-12; 13:15; 1 Pet 4:11; Rev 4:8-11; 5:11-14; 7:9-14; 19:4-6).

c. *Confession and repentance of sin.* Exalting God should lead to a corresponding sense of our own sinfulness. That should lead to true repentance, and then the assurance of forgiveness (see 34:18; Ps 51:16-17; Isa 6:3-7; Luke 5:8; 2 Cor 7:9-11; Jas 5:16; 1 John 1:5-9; Rev 5:2-5).

d. *The Lord’s Supper* (1 Cor 10:16-17; 11:23-26).

e. *The reading, preaching, and teaching of his Word* (Acts 2:42; 5:42; 1 Cor 14:19; 2 Cor 4:5; 1 Tim 4:6, 11, 13, 16; 6:2b; 2 Tim 2:2; 3:16-17; 4:1-4; Titus 2:1).

f. *Prayer* (Acts 1:14; 2:42; 1 Timothy 2).

⁷Much of the following material is adapted from David Bruening, *International Pastors and Christian Leaders Seminar* (Neenah, WI: International Christian Assistance; International Children’s Fund, n.d.).

g. *Giving* (**1 Cor 16:1-2; 2 Corinthians 8-9**).

h. *Responding with lives of living sacrifice* (**John 10:27; 15:8; Rom 12:1; Eph 2:8-10; 4:11-5:21; Col 1:9-10; 2:6-7; 3:23-24**).

D. DEVELOPMENT (NURTURE)—the mission and purpose of the church is found in equipping the saints for the work of the ministry

1. The function of the church, and specifically of the church leaders, is to equip and enable the people in the church to perform their ministries.

a. *The basic passage that describes this fundamental mission and priority of the church is **Eph 4:11-16**:¹¹ And He gave some as apostles, and some as prophets, and some as evangelists, and some as pastors and teachers,¹² for the equipping of the saints for the work of service, to the building up of the body of Christ;¹³ until we all attain to the unity of the faith, and of the knowledge of the Son of God, to a mature man, to the measure of the stature which belongs to the fullness of Christ.¹⁴ As a result, we are no longer to be children, tossed here and there by waves and carried about by every wind of doctrine, by the trickery of men, by craftiness in deceitful scheming;¹⁵ but speaking the truth in love, we are to grow up in all aspects into Him who is the head, even Christ,¹⁶ from whom the whole body, being fitted and held together by what every joint supplies, according to the proper working of each individual part, causes the growth of the body for the building up of itself in love.*

b. “Equipping of the saints for the work of service, to the building up of the body of Christ” involves several aspects:

(1) Identifying the gifts, talents, and abilities of the members of the body, and facilitating the use of those gifts, talents, and abilities (see **Rom 12:6-8; 1 Cor 12:7-31; 14:12; 1 Pet 4:10-11**).

(2) Teaching, instructing, exhorting, comforting, and warning the body, from the Word of God, concerning the essentials of Christian doctrine and life (see **Acts 2:42; 5:42; 1 Cor 14:19; 2 Cor 1:34; 4:5; 10:8; 1 Thess 4:1; 5:12-14; 1 Tim 4:1-6, 11, 13, 16; 2:2; 2 Tim 2:2; 3:16-17; 4:1-4; Titus 2:1**).

(A) In order to teach well, the pastor needs to have biblical resources, such as commentaries, concordances, the opportunity to attend seminars, and other theological and Bible study helps, available to him.

(B) Because all of these things cost money, the church should include provision for such resources in its budget.

(C) Because many churches, particularly in rural areas, may have very little money available to them, the denomination’s district or diocese should budget for and create a theological resource library at the district or diocesan headquarters which all of the pastors can use.

(3) Identifying and raising up new leaders in the church (see **Exod 18:17-26; Deut 34:9; 2 Kgs 2:1-15; John 17:18; Acts 1:15-25; 6:1-7; 14:23; 2 Cor 8:16-22; 1 Tim 3:1-13; Titus 1:5**). This requires that existing leaders know their people well and spend time with potential new leaders, teaching and modeling Christian leadership.

(4) Disciplining those who cause division, teach heresy, or are engaged in scandalous immorality (see **Rom 16:17-20; 1 Cor 5:1-8, 12-13; 1 Tim 1:3; 2 Tim 2:14-18**). The church board, and the church as a body, needs to be involved in church discipline (see **2 Cor 2:6**). Discipline is done for the good of the offender (**1 Cor 5:5; 1 Tim 1:20**) and for the good of the church itself. If the church is involved in the disciplinary process, the people feel that they have a share in the life of the church, take their responsibilities as Christians more seriously, and are drawn closer to the church.

(5) Restoring to fellowship those who have been subject to church discipline, have repented, and changed their ways (see **2 Cor 2:5-11; 7:8-12; Gal 6:1**).

2. Ministry involves all of the people in the church, not just the pastors.

a. *Many churches are run so that the pastor is in charge of everything—he is the ultimate authority and decides what can be done and what cannot be done. The people are passive—they simply come and “worship” on Sundays. Such a model of doing church is unbiblical because:*

(1) Although in the OT there was a distinct priesthood, in the NT all believers are considered “priests” (**1 Pet 2:9; Rev 1:6**).

(2) All believers have been given spiritual gifts which are to be used for the common

good of the body (**Rom 12:6-8; 1 Cor 7:7; 12:7-11, 28; 14:12; Eph 4:7-8; 1 Pet 4:10-11**).

(3) Although there is a great amount of flexibility in the NT concerning church government, and not everyone is called to lead, the pattern of church authority always rests upon multiple elders or leaders in the church, not one man (**Acts 11:30; 14:23; 15:2-6, 22-23, 28; 16:4; 20:17-18; 21:18; Phil 1:1; 1 Tim 5:17; Titus 1:5; Jas 5:14; 1 Pet 5:1**).

b. *The basic meaning of “ministry” is “service.”*

(1) The main Greek word for “ministry” in the NT is *diakonia* which means “service” (see **Acts 1:17, 25; 6:4; 12:25; 20:24; 21:19; Rom 11:13; 12:7; 1 Cor 16:15; 2 Cor 4:1; 6:3; 8:4; 9:1; Eph 4:12; Col 4:17; 1 Tim 1:12; 2 Tim 4:5, 11**).

(2) The main Greek words in the NT for “ministers” are *diakonos* which means “servant” (see **Matt 23:11; Mark 9:35; 10:43; John 12:26; Rom 16:1; 1 Cor 3:5; 2 Cor 3:6; 6:4; Eph 3:7; 6:21; Col 1:7, 23, 25; 4:7; 1 Thess 3:2; 1 Tim 4:6**), and *doulos* which means “slave” (see **Matt 24:45, 46, 48, 50; 25:14, 19, 21, 23, 26, 30; Mark 10:44; Luke 17:10; John 13:16; 15:20; Acts 2:18; 4:29; Rom 1:1; 2 Cor 4:5; Gal 1:10; Eph 6:6; Phil 1:12; Tim 2:24; Titus 1:1; Jas 1:1; 1 Pet 2:16; 2 Pet 1:1; Jude 1:1; Rev 1:1**).

(3) The importance of these words for leaders in the church is twofold:

(A) The NT specifically avoids giving titles to the leaders of the church which imply power, dignity, and the performance of “priestly” functions.

(B) Christ emphasized that the leaders of the church, including his own apostles, were to serve the body (**Matt 18:1-4; 20:25-28; 23:8-12; Mark 9:33-35; Luke 9:46-48; 22:24-27**).

(4) The use of these words also emphasizes that since all believers are the servants or slaves of Christ, all believers are “ministers” and have a “ministry” of service in the kingdom.

3. Nurture and development within the church involves ministry in the “physical” realm as well as in the “spiritual” realm.

a. *Jesus and the Apostles, both in what they taught and in what they did, emphasized the importance of caring for the physical, as well as the spiritual, well-being of fellow believers.*

(1) Jesus’ “new command” to “love one another, even as I have loved you,” was given to the disciples (**John 13:34**). Their love demonstrated *toward each other* was the one sign by which “*all men will know that you are My disciples*” (**John 13:35**).

(2) James’ statement that “*faith without works is dead*” (**Jas 2:26**) was given in the context of “*a brother or sister [who] is without clothing and in need of daily food*” (**Jas 2:15**).

(3) Paul called on the church to give money to meet the needs of fellow believers (**2 Corinthians 8-9**). The early church demonstrated concern for the material well-being of fellow believers (**Acts 2:44-45; 4:32-37**). Indeed, the early church began the office of deacon precisely in order to fairly and systematically meet the physical needs of the believers (**Acts 6:1-6**; see **1 Tim 3:8-13**).

b. *“Spiritual gifts” include gifts directed to the physical aspects of life. “Spiritual” gifts include such things as: service and serving (**Rom 12:7**); giving (**Rom 12:8**); showing mercy (**Rom 12:8**); healings (**1 Cor 12:9, 28**), helps (**1 Cor 12:28**), and administrations (**1 Cor 12:28**). This indicates that God is concerned about all aspects of our lives. Thus, we should be concerned about all aspects of the lives of our fellow believers.*

E. SERVICE (OUTREACH)—the mission and purpose of the church is found in service and outreach to those outside of the church

1. The church is called to make disciples of people throughout the world.

a. *The church’s “Great Commission” is found in **Matt 28:18-20**:¹⁸ And Jesus came up and spoke to them, saying, “All authority has been given to Me in heaven and on earth. ¹⁹Go therefore and make disciples of all the nations, baptizing them in the name of the Father and the Son and the Holy Spirit, ²⁰teaching them to observe all that I commanded you; and lo, I am with you always, even to the end of the age.”*

b. *Similar biblical passages that emphasize the importance of witnessing for Christ include:*

Matt 9:35-38; Mark 16:15; John 17:18-21; Acts 1:8; 5:27-32; 10:34-43; Rom 10:14-17; 15:18-21; 1 Cor 1:21-25; 2 Cor 4:4-13; 2 Tim 4:1-2; 1 John 1:1-3. The book of **Acts** gives example after example of believers witnessing to others in all kinds of situations.

c. *Christianity is a “go and tell” religion. All believers are called to be witnesses for Christ.*

(1) The obligation to be a witness is not limited to those who have the office or special gift of evangelism. That is why, in **Eph 4:11-16**, those whom God has called to be “evangelists,” are to use their gift and calling to “*equip the saints*” so that they, too, can be better witnesses.

(2) The church is commissioned to “send” people to proclaim the gospel and make disciples of others (Rom 10:14-15). Thus, money to facilitate outreach needs to be a part of the church’s budget.

d. *The church is called to make “disciples,” not just “converts” (Matt 28:18-20).*

(1) A disciple is a student, an apprentice, someone who has decided to be with a master or teacher (in this case, with Jesus), in order to become like the master or teacher. A disciple takes on the nature and character of the master or teacher, and does what the master or teacher does (see Willard 1997: 282-310).

(2) The fact that we are to make disciples, not just converts, of all the nations indicates that the “Great Commission” concerns far more than just evangelism. Conversion is only the beginning of a lifetime of discipleship. Discipleship is holistic. Discipleship involves people’s sanctification, not just their justification. Discipleship involves all of one’s life. Thus, the Great Commission involves all of people’s lives

e. *Christ’s commission to make “disciples” includes “teaching them to observe all that I commanded you.”* There are two important implications of this for the local church:

(1) Those in church leadership need to be good teachers of, and need to personally model, the gospel. The members of the church need to have a clear understanding of what Christianity is, what the core doctrines of the faith are, and how Christians are to live. That is why one of the qualifications of being a leader in the church includes being “*able to teach*” (**1 Tim 3:2; 2 Tim 2:24**). Of the different means of teaching and persuasion one’s “character [*ethos*] is the most potent” (Cooper 1932: 9). Thus, again, discipleship is holistic; it involves all of one’s life.

(2) The local church should put into place some formal means of “discipling” new believers—of grounding them in the faith and deepening their understanding. Instead of simply being content with having new believers be baptized and come to church on Sundays, there should be “discipleship classes” so that new believers are turned into true “disciples.” Getting the people in the church into small groups that meet regularly for prayer, Bible study, and fellowship is another excellent way for Christians to grow in their faith and in their commitment to others and the church.

f. *Part of fulfilling the “Great Commission” is establishing new local churches.* The church is not just the universal fellowship of believers in Christ, but also consists of local fellowships. The pattern recorded in the book of **Acts** is that believers preached the gospel in different places; they discipled the new believers, strengthening them in the faith; and then established local churches (see **Acts 14:21-23**).

2. The church is called to be a witness of Christ by being an example and serving others through doing good in the world.

a. *What we do speaks more clearly than what we say and demonstrates the truth of what we believe.* In **Matt 5:13-16** Jesus told us that by what we do we are to be the example of his love to the world: “¹³*You are the salt of the earth; but if the salt has become tasteless, how can it be made salty again? It is no longer good for anything, except to be thrown out and trampled under foot by men.* ¹⁴*You are the light of the world. A city set on a hill cannot be hidden; ¹⁵*nor does anyone light a lamp and put it under a basket, but on the lampstand, and it gives light to all who are in the house.* ¹⁶*Let your light shine before men in such a way that they may see your good works, and glorify your Father who is in heaven.*”*

b. *Jesus’ examples of “salt” and “light” indicate that the church is to be engaged with all of life, not just limited to “preaching and praising” on Sundays.*

(1) Salt acts as a preservative. The church should act as a preservative against spiritual and moral corruption. Salt also gives *taste*; the church should provide the taste of eternal life and the foretaste of heaven in a bland and difficult world.

(2) Light is to be seen. The church should live and act in ways that people can see the gospel and the new life of love, mercy, peace, justice, and truth that Christ brings. Light also warms people; it casts out darkness; it brings clarity; it causes growth; it enables people to see their way; it causes people who want to do evil or shameful things to hide; it brings joy. The church should act in such a way that it does all of those things and that people clearly see it.

c. *Throughout Scripture there is a very clear link between what we say, how we act, and what we believe.*

(1) Jesus cared about the physical conditions of people as well as their spiritual conditions. Thus, he fed the hungry and healed the sick. In fact, it was Jesus' ministry in the physical realm that demonstrated his authority in the spiritual realm (see **Matt 8:5-13; 9:1-8; 11:2-6; Mark 2:1-12; Luke 5:17-26; 7:1-10, 18-23**).

(2) The church must demonstrate the love of Christ, compassion for the poor, help for the needy and those in trouble, etc., if it is going to fulfill its obligation of outreach and service to others (see **Matt 5:38-48; Luke 10:25-37; Rom 12:9-21; 15:1-3; 2 Cor 8:21; Gal 6:9-10; Col 4:5; Titus 2:7-8; Jas 1:27; 1 Pet 2:12**). In fact, if what we claim to believe is *not* accompanied by good works, then our faith is "dead" (**Jas 2:14-26**).

F. UNITY (WHOLENESS)—the mission and purpose of the church is found in demonstrating unity and wholeness

1. Christ has specifically called the church to demonstrate unity in his High Priestly Prayer in **John 17:18-21**: ¹⁸*As You sent Me into the world, I also have sent them into the world.* ¹⁹*For their sakes I sanctify Myself, that they themselves also may be sanctified in truth.* ²⁰*I do not ask on behalf of these alone, but for those also who believe in Me through their word;* ²¹*that they may all be one; even as You, Father, are in Me and I in You, that they also may be in Us, so that the world may believe that You sent Me.*

2. Unity and wholeness of the church flow from the church's nature.

a. *Christ prayed that we "may all be one; even as You, Father, are in Me and I in You, that they also may be in Us" (**John 17:21**; see also **John 17:11**).* Paul pointed out that since Christ is not divided, we must not be divided (**1 Cor 1:11-13**).

b. *The metaphors the Bible uses to describe the church show that the church must demonstrate unity and wholeness.*

(1) The church is the body of Christ. The church is one body with one head (Christ). Every individual is important, because each person is a "member" of the body. If one suffers, the whole body suffers. All members are needed and need to function properly for the body to be well and whole (**1 Corinthians 12**; see **Rom 12:4-5; Eph 1:22-23; 4:1-6, 11-16; Col 1:18, 24; 2:19; 3:15**).

(2) The church is a building or temple of God. We are "living stones" who each have a perfect place in one building. A part of the building that is out of place or broken mars the building and is not how the building is designed to be (see **1 Cor 3:9-17; 2 Cor 6:16; Eph 2:19-22; 1 Pet 1:4-6**).

(3) The church is God's family. A good, well-functioning family is not characterized by anger, divisions, or fighting among each other. A good, well-functioning family demonstrates love, respect, joy, unity, and many other virtues together. The church needs to demonstrate, within itself and to the world, what a good, well-functioning family looks like (see **Mark 10:29-30; Rom 8:14-17; 2 Cor 6:18; Eph 1:5; 2:19; Gal 3:26-4:7; 1 Tim 3:15; 5:1-2**).

3. Unity and wholeness of the church flow from what Christ has done.

a. *Christ has reconciled us to the Father.* Therefore, we have the ministry of reconciling others (**Rom 5:10; 2 Cor 5:18-20; Eph 2:16; Col 1:21-22; Heb 2:17**).

b. *Christ broke down the only wall of division that had any significance in the OT (the wall between the Jews and Gentiles).* Therefore, we should not be erecting new walls between ourselves (**John 17:11, 20-21; Rom 3:21-22; 1 Cor 12:12-13; Gal 3:26-28; Eph 2:11-3:6; Col 3:9-11**).

c. *Christ did more than simply break down the wall of division between people; he created "one new man" out of formerly divided people.* Therefore, we should demonstrate both oneness and newness in Christ (**Eph 2:11-22**).

d. *Christ has purchased his people out of every tribe, tongue, people, and nation in the world*—therefore we should place Christ first and not separate ourselves because of racial, ethnic, linguistic or cultural differences (**Rev 5:9; 7:9**).

4. Unity and wholeness of the church are important for the church’s witness in the world.

a. *Christ prayed that we may be one “so that the world may believe that You sent Me” (John 17:21)*. Our unity, or lack of unity and wholeness as a body, directly affects whether people will see Jesus for who he is. In fact, the one sign that Christ gave us by which “*all men will know that you are My disciples*” is that “*you have love for one another*” (**John 13:34-35**). If we truly have that love for one another, and show it, then *we will have unity and wholeness*.

b. *The apostles both demonstrated unity and called on us to demonstrate that unity and wholeness (Ps 133:1; Acts 1:14; Acts 4:32; Rom 12:16; 15:5-6; 1 Cor 1:10; 12:24-25; 2 Cor 13:11; Eph 4:11-13; Phil 1:27; 2:1-5; Col 3:14; 1 Pet 3:8)*.

5. Unity and wholeness should be demonstrated at all levels—within an individual; relationally within a local church; and between different churches and denominations.

a. *Wholeness begins within the individual*. Christ saves people from their sins and thereby brings healing (**Matt 1:21; 8:16-17; 1 Pet 2:24**). He has sent the Holy Spirit to indwell believers (**John 14:16-18**). He guides us into the truth (**John 14:26; 16:13**). He gives us peace and the “fruit of the Spirit” that lead to a well-integrated life (**John 14:27; Gal 5:22-23**). We have the mind of Christ (**1 Cor 2:16**). He has adopted us into his own family (**Rom 8:14-17**). Indeed, Jesus came that people “*might have life, and might have it abundantly*” (**John 10:10**). As Christ works in our lives, and as we obey and follow and become more like him, each individual believer should manifest greater and greater inner wholeness.

b. *The apostles’ call for unity was largely directed to people within the local churches*. The apostles emphasized like-mindedness and *relational* unity within the body of Christ (see **Rom 12:16; 15:5-6; 1 Cor 1:10; 12:24-25; 2 Cor 13:11; Eph 4:11-13; Phil 1:27; 2:1-5; 1 Pet 3:8**). Such relational unity naturally flows and will be obvious to others if and when the church obeys Jesus’ “new commandment” which he gave to his disciples the night before he was crucified, “*that you love one another, even as I have loved you, that you also love one another*” (**John 13:34-35**). If we truly see our local church as a family, and ourselves as brothers and sisters, we naturally should demonstrate love and unity toward each other.

c. *Another important aspect to unity and wholeness in the church is unity between different local churches and between different denominations.*

(1) Although denominations developed after the Bible was written, the prayer of Jesus in **John 17** and the calls by Jesus and the apostles throughout the NT for unity are broad enough to include calls for unity between different local churches and between denominations.

(2) Other statements by Jesus (**Matt 12:25, 30; Mark 3:24-25; 9:38-40; Luke 9:49-50; 11:17, 23**) and Paul (**1 Cor 1:10-15; Phil 1:12-18**) also deal with the situation of unity among different factions within the church.

(3) Unity between different churches or denominations does not mean that we have to give up doctrines or practices that are important to us. We need to distinguish between those matters that are the core doctrines and practices of the faith (i.e., the Bible is the Word of God; the nature of God; mankind’s inherent sinfulness and inability to save itself; the person and work of Jesus Christ; the only way of salvation, by grace through faith in Christ; the law of love) and those that are not. Unity should be based on the core matters of the faith. We should work, share, and develop relationships with each other. We should not let beliefs or practices that are not core matters separate our fellowship. If we do this, we will find that far more unites us than divides us.

6. Unity and wholeness within the church are demonstrated in different ways.

a. *Gathering together for common worship (Heb 10:23-25)*.

b. *Participating in the sacraments together (see Matt 28:19; Acts 2:38; 1 Cor 10:17)*. Although baptism, unlike the Lord’s Supper, is to be done only once, a good practice that helps to knit the body together is to remember our baptism often. One way to do this is to have the members of the body reaffirm their own baptismal vows when someone is being baptized and promise to pray for the baptismal candidate.

c. *Common meals and fellowship (Acts 2:42, 46-47)*. Christian fellowship within the church is exemplified by the Greek word *koinonia* which means “close association involving mutual

interests and sharing; communion; an attitude of good will that manifests an interest in a close relationship.” Such fellowship should be the real unity, love, and enjoyment that is demonstrated by beloved members of a family toward each other. Gatherings by the entire church and small groups within the church are good ways to promote fellowship.

d. *Sharing and helping each other materially (Acts 2:44-45).* Families take care of each other. Helping those in need shows that we really are a family (see **Gal 6:10; Jas 2:14-26**).

7. Unity and wholeness will result if the church is doing what it is supposed to be doing.

a. *Christ’s prayer “that they may all be one” (John 17:21) is in the passive tense.* That indicates that oneness (unity; wholeness) is a *result* or *by-product* of something else, not something that we can “directly” achieve. That “something else” is the other three primary missions and purposes of the church: worship; development (nurture); and service (outreach).

b. *The church will demonstrate unity and wholeness if—and to the extent—it manifests its other three primary missions and purposes.*

(1) We are not “whole” if we are neglecting any major purpose of the church. In that case we are unbalanced.

(2) As the church truly worships God “in spirit and in truth” it cannot help but be united and whole.

(3) As the church treats those within it as beloved members of a family, the believers will become whole as they are nurtured, developed, and equipped.

(4) As the church serves and reaches out to others, the believers in the church will be using their gifts and abilities with which they have been equipped. They will be building “spiritual muscles” just like physical exercise builds physical muscles (see **1 Tim 4:7-8**).

(5) As the church serves and reaches out to others, those others will become believers and come into the church. The church will grow.

(6) The new believers will become worshippers. As those new believers are disciplined, nurtured, and equipped, they will become whole. They will then use their gifts and abilities and will reach out to others. The cycle will then repeat itself.

c. *All of the primary missions and purposes of the church are related and are necessary.* None of the primary missions and purposes of the church alone is sufficient. Doing the first three primary missions and purposes well both results in unity and wholeness and leads to an increase of worship, development, and outreach. The reason is that the church is doing what it is supposed to be doing. That is the attitude of worship; that is the nature of love. When the church is doing what it is supposed to be doing we may rest assured that “*it is God who is at work in you, both to will and to do for His good pleasure*” (**Phil 2:13**), to the end that Christ is glorified, both now and forever.

II. The Church and Finances

A. The church needs to demonstrate financial accountability

1. The principle and an example of financial accountability is set forth in 2 Cor 8:16-24: ¹⁶*But thanks be to God who puts the same earnestness on your behalf in the heart of Titus.* ¹⁷*For he not only accepted our appeal, but being himself very earnest, he has gone to you of his own accord.* ¹⁸*We have sent along with him the brother whose fame in the things of the gospel has spread through all the churches;* ¹⁹*and not only this, but he has also been appointed by the churches to travel with us in this gracious work, which is being administered by us for the glory of the Lord Himself, and to show our readiness,* ²⁰*taking precaution so that no one will discredit us in our administration of this generous gift;* ²¹*for we have regard for what is honorable, not only in the sight of the Lord, but also in the sight of men.* ²²*We have sent with them our brother, whom we have often tested and found diligent in many things, but now even more diligent because of his great confidence in you.* ²³*As for Titus, he is my partner and fellow worker among you; as for our brethren, they are messengers of the churches, a glory to Christ.* ²⁴*Therefore openly before the churches, show them the proof of your love and of our reason for boasting about you.*

2. The context of this passage is a collection of money that Paul was taking for the relief of poor believers in Jerusalem (see Rom 15:25-27; 1 Cor 16:1-4; 2 Cor 8:1-15).

3. Paul established an accountability system for handling the money that was being collected.

a. Paul did not receive or handle the money personally.

b. *He established a committee to receive and account for the money.*

(1) The committee consisted of three people—Titus and two other men (**2 Cor 8:16, 18, 22**).

(2) Each of the men was known in the churches, had been tested, and had proven himself to be trustworthy (**2 Cor 8:18-19, 22-23**).

(3) At least one of the three was elected by the church, not appointed by Paul (2 Cor 8:19). That was in accord with the selection of deacons *by the church* (not by the apostles appointing them) in **Acts 6:3**. Paul is thus giving his apostolic authority to the decision of the church.

(4) The two “brothers” on the committee were delegates of the churches (**2 Cor 8:23**).

c. *The reason for the finance committee was to make sure that the administration of the money was handled properly (2 Cor 8:20-21).*

(1) Precautions must be taken so that no one can discredit the administration of money (**2 Cor 8:20**).

(2) We are accountable to God, to the church, and to others in general for our handling of money (2 Cor 8:21). The wording of **2 Cor 8:21** emphasizes the importance of integrity “*in the sight of men*” (since God knows the integrity of the enterprise).

(3) Financial integrity and proper administration of money ultimately reflects on “*the glory of the Lord Jesus Christ*” (**2 Cor 8:19, 23**).

4. Paul’s committee structure to supervise finances is consistent with the authority structure for the churches established in the rest of the NT.

a. The New Testament church itself had a structure of shared power (**Acts 6:1-7; 14:23; 16:4; 20:17, 28; 21:18; 1 Tim 3:1-13; Titus 1:5-9**).

b. *Because humans are naturally sinful, it is unwise for any one person, even a very godly person, to hold all the power in a local church.* Therefore a supervising body, which usually includes the pastor, should jointly govern the church and administer church monies.

c. *Receipts of funds should be counted, witnessed, and cross-checked by more than one person.* This will help prevent financial mismanagement, theft, and fraud.

5. A system of church financial accountability should include a number of things, in addition to being administered by more than one person (Obiero 1995:52; Hussein 1998: 21):

a. *There should be set rules for application of the church’s funds.*

(1) The church’s handling of money should conform to “generally accepted accounting practices.”

(A) In fact, “Paul’s letters share the administrative practices and legal terminology of the day . . . [because] the integrity and credibility of the churches as administrative agencies depended to a great degree in these early years on the extent to which they were able to conform to current practices in the conduct of official business” (Betz 1985: 134).

(B) The integrity and credibility of the churches still depends today on the extent to which they conform to proper accounting and legal practices in the handling of money and the conduct of business.

(2) Having rules helps any person involved in finance and accounting to make decisions that are generally accepted, timely, and consistent. If we make subjective decisions, others keep questioning them or they become precedents for future poor decisions; that could be demoralizing and take up energy that could be used for other important issues.

(3) Rules help protect the assets of the church and prevent abuse, develop trust, and avoid unnecessary questioning by members. Such rules include:

(A) Setting the pastor’s salary and additional expenses payable to him.

(B) Establishing levels of expenses that require the leadership’s or the congregation’s approval. For example, you might require a receipt for anything larger than US\$5 and prior approval for anything larger than US\$50.

(C) Document the use to which the church assets can be put, e.g., are you going to allow the church chairs or benches, music and sound equipment, generator, etc., to be loaned out to non-church members, without a deposit?

(D) No large amounts of cash should be kept on church premises. Instead, the church should have a bank account where it keeps its funds.

b. *Keep good records of income and expenditure.* Keeping good records involves developing some type of accounting system.

(1) At minimum, accounting records should include: (A) income and expense statements; (B) accounts receivable; (C) accounts payable; (D) balance sheets; and (E) bank account records.

(2) Accounting records should be able to be referred to by anyone who needs to know the church's activities.

(3) Good records help the leadership of the church to talk with authority on matters relating to the church with any interested party.

(4) Good records also attract donors and other support groups who have in turn to report to their home organization.

(5) Good records will show the church's financial history. They will reflect either good or bad stewardship, and this will have a strong bearing on future giving and health of the church.

c. *Receipts for purchases should be obtained and receipts of donations should be acknowledged.* Receipts and records remove doubts about how true and fair the church's operations are. One of the core promises on which the church runs is truth; therefore, validating income and expenditures accurately is important.

d. *Keep open records.* The financial records of the church should be open to inspection by the members of the church. Further, the church leadership should regularly (e.g., monthly) *receive* a financial report and should also regularly (e.g., monthly, quarterly, or semi-annually) *disclose* the information to the church members concerning how much money has been received and where it has gone (e.g., the summarized financial report could be posted on the church's bulletin board so that the members can read it and give comments).

(1) Church members have a right to know what is being done with their money.

(2) Additionally, church members want to know what is being done with their money—people want “feedback.”

(3) Regular financial disclosure will put to rest fears that money is being wasted and will also reassure the church that their money is being properly accounted for.

(4) Financial disclosure will also show the church where important financial needs are.

e. *Encourage input from the church members.* Have a suggestion box where the members of the congregation can make suggestions. Let critical issues be discussed at church meetings. Doing this will help to prevent misunderstandings, will help the people be involved in the church, and may result in many good suggestions for improving the church.

B. The church needs to allocate its money and resources based on a written budget

1. A budget is a spending plan designed to:

a. Reflect the church's highest priorities;

b. Allocate spending not simply in response to immediate needs, but according to and overall perspective and plan;

c. Wisely deal with either a shortfall or an overage; and

d. Include all important areas of funding and spending, both short and long-term.

2. Mechanics of budgeting:

a. *The budget should be prepared annually.*

b. *The annual budget should be broken down into monthly income/expense statements so that the church staff will know exactly what is needed to operate the church ministry.*

(1) Each monthly budget may be equal to 1/12 of the annual budget or some other percentage (where income or expenditures are not expected to be even month-by-month over the course of the year).

(2) Monthly expenses should be kept in line with actual income.

c. *A grouping into departments and an analysis of spending should be done.*

(1) Examples of departments would include: Church staff; Christian Education; Music; Facilities and Transportation; Community ministries; Global ministries; and Church Administration.

(2) Before the fiscal year begins, requests should be received from each of the major departments. The request should be supported by estimated costs for items within that department (line items). Those in charge of budgeting must determine what percentage of total income each department will use. Each year the budget for each department begins at \$0 and the budget justified each new year. An automatic increase should not

be expected in any category or department.

(3) More detail and additional budget categories can be added as necessary.

d. *The budget should be reviewed and revised during the year as necessary to keep expenses in line with income.*

3. Basis of the budget. The following are items the church should consider in setting its budget:
- a. What are the church’s ministry priorities? (See “**The Mission and Purpose of the Church**” in these outlines.)
 - b. What is the church’s mission statement?
 - c. What is the church’s vision?
 - d. Do the *current* financial expenditures reflect the mission and specific vision of our church or should they be changed?
 - e. *What is the order of priority of those ministries (from most to least important)?*
 - (1) What are our specific local priorities?
 - (2) How does our giving to global missions compare to our spending on the local church?
 - f. What are the short-term goals of the church (12 months), and how much will those goals cost annually (and per month)?
 - g. *What are the longer-term goals of the church (over 1 year)?*
 - (1) How much will those goals cost?
 - (2) How much will those goals cost for each of the next five years, per year?
 - h. Which goals might have to be deferred if there is a shortfall, or what new goals will be developed if there is a surplus of funds?
 - i. How much reserve does the church need for emergencies?

4. General considerations regarding budget priorities.

- a. *There are two basic purposes for which church tithes and offerings are to be used.*
 - (1) The first is to pay the church’s internal expenses: personnel, property, utilities and supplies for the various ministries of the church (e.g., **1 Cor 9:7-14**).
 - (2) The second is to fund the work of external Christian ministry: foreign missions, domestic missions, mercy ministry, etc. (e.g., **1 Cor 16:1-4; 2 Corinthians 8-9**).
- b. *Once a church agrees to these two priorities, an important question becomes: How much money is to be used for church expenses and how much given away?* Scripture does not give us a clear rule on this, so churches commonly set their own policies. The leaders of a church must set their own policy according to the Lord’s leading and what the Bible teaches.
- c. *It is always appropriate to ask the question: Are we as a congregation keeping too much for ourselves?* When answering this question we should keep three things in mind:
 - (1) Scripture indicates that wealthier congregations need to consider their special role in assisting those who have less (**2 Cor 8:13-15**).
 - (2) Scripture nowhere teaches that tithe is exclusively for funding the home church or elders while extra offerings are for external ministry.
 - (3) The giving of funds to the poor and needy is by far the single largest category of giving described in the New Testament.
- d. *All churches should be prepared to ask: “In light of God’s Word, do we as a church need to adjust our patterns of spending?”*

5. Sample budget form—Church Budget, for the year:

<p><u>MINISTRY RESOURCES:</u></p> <ul style="list-style-type: none"> 1. Balance on hand 2. Projected giving (tithes and offerings) 3. Special offerings 4. Gifts 5. <u>Other income</u> TOTAL: 	<p><u>MINISTRY NEEDS:</u></p> <ul style="list-style-type: none"> 1. Pastoral staff 2. Administrative costs: <ul style="list-style-type: none"> a. Staff b. Building rent c. Building maintenance d. Utilities e. Equipment and supplies f. Office needs g. Insurance h. Food i. Transportation j. Other 3. Educational ministry and discipleship training
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	4. Missions and evangelism
	5. Benevolence fund
	6. Music and worship
	7. Special events
	8. Denominational expenses
	<u>9. Savings (Contingency fund)</u>
	TOTAL:

C. The church should pay its pastor

1. The NT indicates that the church should pay its pastor or teaching elder in 1 Cor 9:7-14. ⁷Who at any time serves as a soldier at his own expense? Who plants a vineyard and does not eat the fruit of it? Or who tends a flock and does not use the milk of the flock? ⁸I am not speaking these things according to human judgment, am I? Or does not the Law also say these things? ⁹For it is written in the Law of Moses, “YOU SHALL NOT MUZZLE THE OX WHILE HE IS THRESHING.” God is not concerned about oxen, is He? ¹⁰Or is He speaking altogether for our sake? Yes, for our sake it was written, because the plowman ought to plow in hope, and the thresher to thresh in hope of sharing the crops. ¹¹If we sowed spiritual things in you, is it too much if we reap material things from you? ¹²If others share the right over you, do we not more? Nevertheless, we did not use this right, but we endure all things so that we will cause no hindrance to the gospel of Christ. ¹³Do you not know that those who perform sacred services eat the food of the temple, and those who attend regularly to the altar have their share from the altar? ¹⁴So also the Lord directed those who proclaim the gospel to get their living from the gospel. (see also **Rom 15:27; Gal 6:6; 1 Tim 5:17-18**)

2. The NT does not state the amount or specific method by which the church should pay its pastor.

- a. Some receive an actual salary; some receive a percentage of tithes or offerings.
- b. *The pastor’s income should in some manner reflect the average income of the congregation, perhaps what an average school teacher makes.* There will be a great variation between different churches, and between rural and urban pastors, since the incomes of their congregations will differ significantly. However, if there are only 10 families in a local church, and each family is tithing, that church should be able to support its pastor.
- c. *In rural, subsistence-farming, non-cash-based areas pastors may be paid in agricultural produce and with animals.* In such areas a portion of a field may be dedicated to the church or pastor. In such areas pastors may also be paid in services (building a house for the pastor, digging a pit latrine, working on the pastor’s land, etc.).
- d. *The apostle Paul, as an evangelist and church-planter, sometimes worked at a “secular” job (tent-making) to earn money while engaged in gospel ministry (see Acts 20:33-34; 2 Cor 11:9-12; 1 Thess 2:7-9; 2 Thess 3:7-8).* Paul also accepted gifts from believers (**2 Cor 11:8; Phil 4:14-18**).
- e. *Since Paul was not a pastor of a local church his situation is not necessarily the same as that of pastors.* Nevertheless, where pastors are planting churches, or where churches are small and unable to support a full-time pastor, the pastor may have to work at an outside job to support himself as Paul did. However, as the church grows it should move toward paying the pastor a living wage in accordance with the above biblical directions.
- f. *There are several reasons why it is harmful for the pastor to continue to support himself with outside employment after a church has become established:*

- (1) The congregation is thereby permitted to shirk its biblical responsibility of supporting its pastor. That results in a loss of spiritual blessing and vision.
- (2) The church is robbed of the fruits of full-time ministry. There will be less time for visitation, mid-week Bible studies, and other mid-week activities.
- (3) The pastor and his ministry will be harmed. He will have less time and energy for study, prayer, visitation, and other essentials of the ministry.
- (4) Secular work may become a snare which tempts the pastor to leave the ministry entirely.
- (5) Lack of church support for its pastor becomes self-perpetuating. It will be harder for new pastors to follow in the pastorate because the congregation will probably demand that they, too, be self-supporting. (Hodges 1953: 81)

3. Churches (and especially denominations) should include a retirement fund for pastors. Many pastors who retire, or are required to retire, leave the ministry with nothing. Many denominations, and even individual churches, are now recognizing that that situation is a great injustice. As a result, they are

establishing retirement funds for pastors. A small amount invested each month or year will grow to become a very large amount after many years. This is both a matter of financial stewardship and also is a way to honor those elders who have served their congregations well (**1 Tim 5:17-18**).

D. Financial management directly relates to the spiritual mission and well-being of the church

1. When the church rightly manages its finances, it enhances the mission of the church and shows both believers and nonbelievers that it is the light of the world.
2. Proper financial management will greatly reduce abuses that may occur within the church. Abuses should never take place in the church because they tell the world that the church is corrupt, not holy. When the world sees that, it has no reason to come to Christ—thus a primary mission and purpose of the church is undermined.
3. Proper financial management should result in increased giving by the congregation. Many churches struggle to raise enough money to meet their operating needs as well as fund the basic missions and purposes of the church. Both the Bible and research concerning giving suggest at least three things that churches should do, which likely will result in increased giving.
 - a. *The church needs to be properly taught concerning proper money management and the spiritual implications of the use of money (see “Stewardship of Money and Possessions,” above).* Giving is a form of moral behavior. “Jesus Christ described money as a sort of thermometer of the heart’s condition: wherever your treasure is, there your heart is (Matt. 6:24). . . . Elevating the use of money to the level of a moral choice, which is the way it is defined throughout the Bible, will help church members evaluate priorities in both their private lives, and in the operations of their congregations. It is entirely possible that, as people bring faith and action into conformity over money, this change may have positive implications for other areas of moral behavior in their own lives, and in society as a whole.” (Ronsvalle and Ronsvalle 2005: 121-22)
 - b. *The church itself needs to budget as much of its money as it can on those missions and projects that the congregation recognizes are important and of great value.* “How a congregation spends its money can also be viewed as a moral behavior. A congregation that finds it easier to cut the missions budget because utilities increased, rather than challenge members to increase giving to pay the bills *and* expand missions, is making moral choices.” (Ronsvalle and Ronsvalle 2005: 121)
 - (1) People tend to give more if they believe that what they are giving to is valuable. Research conducted in the U.S. concerning church giving found that many congregants who could afford to give much more than they were giving to the church were not giving more because “the congregation is not doing anything important enough, or at a large enough scale, to merit the level of support that the member could give. Many of these individuals are willing to give significantly when presented with a challenge they consider valid. The problem may be that the congregation’s institutional maintenance agenda does not provide a compelling reason for them to give to their congregation in keeping with their capability.” (Ronsvalle and Ronsvalle 2002: 100) Church leaders need to educate their people about the importance and value—to the mission of the church and to the people themselves—of the projects they want their people to fund.
 - (2) People also tend to give more to specific projects rather than just to the “general fund.” “In spite of the denominations’ present preference for undesignated giving, designated giving to specific mission projects remains popular at the congregational level” (Ronsvalle and Ronsvalle 2002:105). The preference that people have to give to specific projects as opposed to “general” giving—if those projects are seen by the people as being valuable and important—is true for all types of charitable organizations, not just churches.
 - c. *Any money that is given must be properly accounted for and feedback to the people has to be given concerning how their money is being used.* “People want to know what their money is doing. In the Empty Tomb, Inc. Stewardship Project national survey, 89% of the responding pastors agreed with the statement, ‘Most church members want to know “what their money is buying” when sent out of the congregation.’ . . . Most denominations do not provide detailed project-specific feedback to congregations that contribute to their mission activities. In some cases, even a congregation that requests specific information will not be able to obtain it from the denominational structure. This lack of communication is in direct conflict with the donors’

desire to know what contributed dollars are doing. . . . Even in denominations that provide for designations to a specific mission project, perhaps over and above general denominational support, no feedback mechanism provides the congregation with desired information. Did the money arrive? What is happening in the project?” (Ronsvalle and Ronsvalle 2002: 101-02, 105) Suspicions of mismanagement result in decreased giving and participation by the church members because their confidence in the church leadership is undermined. Financial disclosure can thus act as a stimulus for increased giving if the people see that their money is going to meet important needs and is being used well.

4. Proper stewardship of finances means that the (African) churches should become—and empowers the churches to be—self-supporting (Hussein 1998: 14-15; Hodges 1953: 67-86; see also Obiero 1995).

a. *Being self-supporting is important because:* (1) It is biblical—all of the churches founded by Paul supported themselves rather than relying on support from Jerusalem or foreign missionaries; (2) It is logical—even 10 families who at least tithe can support a pastor full-time, and even poor believers had the money to support priests and witchdoctors, buy alcohol, etc., before they became believers; (3) The spiritual welfare of the congregation requires it—a sense of responsibility fosters creativity and spiritual blessings; (4) Full-time ministry workers are better off without foreign mission support—the congregation and pastor will be drawn closer together and neither can be accused of being spies for Western countries; and (5) Self-support opens the door to unlimited expansion—dependence on outside assistance automatically creates a mindset of passivity and dependence and limits the church’s desire and ability for extension.

b. *Becoming self-supporting has two immediate results:* (1) The church will have an initiative for evangelism and discipleship (self-propagating); and (2) The church will be able to govern itself (self-governing).

c. *Becoming self-supporting requires that proper teaching about giving and financial accountability be given when a church is founded and soon after a person is converted.* It is much easier to instill good habits than it is to try to break bad habits. Converts should know what is expected of them before they are accepted as members of a church. Hodges says, “Our Central American pastors teach new converts that they should pay tithes, even before they are baptized in water. There is no advantage in accepting converts as members of the church who have no intention of fulfilling the duties of an ordinary Christian.” (Hodges 1953: 80) This principle extends beyond the financial responsibilities of church membership. “It has been said that the Korean Church requires each new convert to win someone to Christ before he himself can qualify for baptism” (Ibid.: 35). If the leaders of the church teach and disciple new believers in what Christianity and membership in the church entails, practice it themselves, and make sure that it is done, the church will be self-supporting, self-propagating, and self-governing.

d. *Local churches and denominations can take many steps to become self-supporting.* Churches can engage in income-generating activities so that they are not solely dependent for their income on the donations of church members. Many churches own land but are not using that land productively. Churches could plant gardens on their land and then sell the produce. Some churches plant trees, which can be sold to power companies, construction companies, or turned into charcoal. For example, one Kenyan pastor indicated that about 200-250 eucalyptus trees can be planted on an acre of land. When they mature they can be sold for approximately 10,000 Ksh. apiece. A Ugandan pastor estimated that Irish potatoes could be sold for approximately 120,000 Ush. per bag. Thus, an acre of land planted with Irish potatoes could be worth anywhere from 5-10 million Ush. Those resources (and the income) are renewable. One Kenyan diocese began a piggery, and the Bishop is requiring each of his parishes to own its own cow. Churches can charge wedding parties and groups that want to meet in the church building a fee to pay for the use of the building, the electricity, etc. Some churches operate food catering services or guesthouses to generate income. The possibilities for income-generating activities are almost unlimited, depending on one’s imagination and the resources available. However, it must always be remembered that the business of generating income is a *means* to help further the mission and purpose of the church. It should not *become*, or overwhelm, the church’s primary mission and purpose.

III. The Church's Responsibility to the Poor and Needy

A. Throughout the Bible caring for the poor and needy is emphasized

1. The church should care for poor and needy believers (Rom 12:13; 15:25-27; 1 Cor 16:1-4; 2 Corinthians 8-9; Jas 2:14-18; 1 John 3:17-18).
2. The church should also care for the poor and needy in general (Exod 23:10-11; Lev 19: 9-10; Deut 15:11; 24: 19-21; Pss 41:1; 112:5-6; Prov 14:21; 19:17; 22: 9, 22; 31:20; Isa 58:6-7; Ezek 16:49; Matt 25:31-46; Mark 10:21; Luke 3:10-11; Rom 12:20; Gal 2:10; Eph 4:28; Jas 1:27).

B. A major passage detailing how the church should care for the poor and needy is 1 Tim 5:3-16

³Honor widows who are widows indeed; ⁴but if any widow has children or grandchildren, they must first learn to practice piety in regard to their own family and to make some return to their parents; for this is acceptable in the sight of God. ⁵Now she who is a widow indeed and who has been left alone, has fixed her hope on God and continues in entreaties and prayers night and day. ⁶But she who gives herself to wanton pleasure is dead even while she lives. ⁷Prescribe these things as well, so that they may be above reproach. ⁸But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever. ⁹A widow is to be put on the list only if she is not less than sixty years old, having been the wife of one man, ¹⁰having a reputation for good works; and if she has brought up children, if she has shown hospitality to strangers, if she has washed the saints' feet, if she has assisted those in distress, and if she has devoted herself to every good work. ¹¹But refuse to put younger widows on the list, for when they feel sensual desires in disregard of Christ, they want to get married, ¹²thus incurring condemnation, because they have set aside their previous pledge. ¹³At the same time they also learn to be idle, as they go around from house to house; and not merely idle, but also gossips and busybodies, talking about things not proper to mention. ¹⁴Therefore, I want younger widows to get married, bear children, keep house, and give the enemy no occasion for reproach; ¹⁵for some have already turned aside to follow Satan. ¹⁶If any woman who is a believer has dependent widows, she must assist them and the church must not be burdened, so that it may assist those who are widows indeed.

C. Paul discusses various principles to determine who the church should support.

1. In the context of this passage "honor" of widows refers to *material support* of needy widows (see **1 Tim 5:4, 8, 17-18**).
2. Widows were the most vulnerable and dependent people in ancient society because generally they had been totally dependent on their husbands.
3. This passage is an *example* of assistance to one particular class of needy people. Paul is giving a more detailed description of the general principle stated in **Jas 1:27**, "Pure and undefiled religion in the sight of our God and Father is this: to visit orphans and widows in their distress, and to keep oneself unstained by the world." The fact that Paul's reference in **5:3-16** to "widows" is an *example* of the types of needy people that the church should help is seen in **5:4** which refers to "parents," and in **5:8** which refers to a person providing for "his own." Both cases extend the principle of helping the needy beyond "widows." The principles Paul discusses may be adapted and applied to other classes of needy people, such as old men as well as old women; the unemployed; orphans; the mentally ill, etc.
4. The passage consists of five structural units based upon contrasts between those whom the church should support and those whom it should not, as follows:
 - a. *Honor widows who are truly widows (5:3)*—but those with families should be cared for by their families (**5:4**).
 - b. *A true widow has been left alone, has set her hope on God, and continues in prayer (5:5)*—but those living in self-indulgence are already dead (**5:6**).
 - c. *Prescribe these things so that they may be above reproach (5:7)*—but if someone does not provide for his own family he has denied the faith and is worse than an unbeliever (**5:8**).
 - d. *Let godly widows of at least 60 years old be put on the list (5:9-10)*—but do not put younger widows on the list for they are likely to get married and become idle (**5:11-13**).
 - e. *Summary: younger widows should remarry (5:14-15); those with families should receive support from them (5:16a)*—but the church should care for the "true" widows (**5:16b**).
5. The passage deals with three types of people, bracketed at each end by concern for the "true widow," as follows:
 - 5:3**—Support "true widows"
 - 5:4, 7-8, 16a**—Family responsibility toward widows
 - 5:5, 9-10**—"True widows"

5:6, 11-15—Young and loose-living widows

5:16b—The church will support “true widows”

6. From this passage two principles emerge:

a. *Consider the person’s need.* Is the person seeking assistance “truly needy,” or does the person have family or other means of support (today government benefits, insurance, pensions, inheritance, or other sources of support may be available)?

b. *Consider the person’s attitude, character, or lifestyle.*

(1) Is the person humble or arrogant? Is the person planning on continuing in a lifestyle of overt sinfulness or not? Is the person trusting in God or not?

(2) Many people who come to the church seeking help will not be Christians and may have lived very sinful lives. If those people come to the church with an attitude of humility, the church should try to help them. By helping them, an opening is gained for telling them about Jesus Christ.

D. Other considerations concerning 1 Tim 5:3-16 and helping the poor and needy

1. The “age 60” requirement is not a “law” that applies universally. Many churches apply this mechanically, as a clear command to all churches today:

a. *Understanding the historical and cultural context give us a better picture.* Sixty was the recognized age in the ancient world when a person was considered “old” (Knight 1992: 223). Sixty “probably reflects that maximum age in antiquity at which individuals could reasonably be expected to work and provide for themselves” (Blomberg 1999: 209). In the first century fewer than 4% of women lived even to age 50 (Lysaught 2005: 67n.18). They were among the most marginalized of people, and had few resources to rely on.

b. *By contrast, today, at least in most Western countries, 60 years old is not considered particularly “old,” and there are many government and other resources to care for the aged.* Consequently, the “sixty years old” requirement implied something far different to Paul’s culture than it does in many cultures today.

c. *Further, the broad literary context of the rest of the Bible does not suggest that either the number sixty, or sixty years of age, has any particular significance* (but cf. **Lev 27:1-7** where there was a sliding scale of the cost of redeeming people who had made difficult vows; the cost went down at age sixty). These considerations suggest that the age 60 requirement need not be applied universally as a “law,” but may be changed as local circumstances warrant.

2. It is possible that “the list” referred to in 1 Tim 5:9 refers to widows who were enrolled in some official ministry in exchange for their being supported by the church.

a. *Many commentators believe that the “list” in which widows would be enrolled (1 Tim 5:9) referred to an “order or office of widows” in which the widows who are enrolled have been given ecclesiastical duties of prayer and charitable service to others in exchange for being materially cared for by the church.* This is so because the requirements in **5:9-10** are not identical to those of **5:5**, and the qualifications listed in **5:9-10** are similar to those for others in formal church ministry (see **1 Tim 3:1-13**). In fact, the church in later centuries did form such an order of widows based on this passage. “The order of widows persisted well into the fourth century. But increasingly common in various parts of early Greek and Latin Christianity was the office of deaconess, in part as an outgrowth of 5:3-10. Women leaders were thought to be particularly well suited for ministries of prayer and practical service, including those in which it would not have been appropriate for men to be involved—especially counseling, visiting, catechizing or baptizing other women.” (Blomberg 1999: 209)

b. *Although the text does not strictly demand that interpretation, since the church historically has used widows in ministry in exchange for material support, the church today should consider doing something similar.* Older people have a wealth of experience and wisdom that can and should be put to use for edifying and building up the rest of the body of Christ.

3. The church should try to help the poor and needy become self-sustaining.

a. *Most needy people would rather be self-sustaining than simply beg for handouts.* The church can help them become self-sustaining. Some suggestions include:

(1) Giving micro-loans to needy persons. This will require that the recipients have specific, agreed-upon projects. It will also require follow-up and accountability procedures. One potential problem is loans that are not repaid.

(2) Offering employment to needy persons. This will require knowing who in your

congregation may have a business, needs domestic help, or otherwise can offer employment to people. The church itself may be able to pay people to clean the building and grounds or do other work for the church. The concept of an “order of widows” is another idea.

(3) Providing non-cash assistance. The church could be a “storehouse” like the ancient temple was (see **Mal 3:10**), for clothing, non-perishable food, or other needed items. Also, the church should know which members of the congregation could provide food, clothing, or other items to needy people. One PAG Church in Uganda had 43 widows. Instead of giving them money, it bought them goats. After two years the 43 goats had multiplied to become 281 goats. The widows were able to sustain themselves: they had milk; they could sell the goats for money; some of the widows bought cows as a result of trading or selling goats. As a result, the widows were drawn closer to the church and many have been faithful “prayer-warriors” and givers back to the church.

b. *The church should be aware of the other sources of support in its area.* The local church does not have the ability to provide all things to all people. However, it can partner with, or refer needy people to, those other organizations who can provide the goods and services that the church itself cannot provide.

(1) Other sources of material support include: government agencies; NGOs; Christian and other charitable organizations.

(2) Different denominations have benevolence and public-welfare agencies. The Anglican Church has the “Mothers Union.” The PAG in Uganda has the “PAG Planning and Development Secretariate.” Different churches, and churches of different denominations, should work together to meet the needs of their areas. Doing that would also demonstrate unity, which is a basic mission and purpose of the church.

c. *Different churches, and churches of different denominations, should work together to support the poor and needy.*

(1) Many churches are themselves poor. However, when different churches work together and pool their efforts and resources, much good can be accomplished that no one church could do on its own. Working together also avoids unnecessary duplication of cost and effort.

(2) The need for churches to work together is vital in many cases. For example, when people convert from Islam, they may be rejected or threatened by their families and communities. The churches need to be able to provide food, clothing, shelter, money, education, and employment to such converts. If we do, we demonstrate the love and power of Christ; if we do not, we demonstrate that, unlike the Muslims who provide these things for their converts, our faith is dead (**Jas 2:14-26**).

E. Results that occur when the church meets its responsibility to care for the poor and needy

1. When the church meets its responsibility to care for the poor and needy in general:

a. God will be pleased because taking care of the poor and needy is part of the essence of true religion, a form of ministry equivalent to an Old Testament sacrifice to God and the church will be manifesting its faith in Jesus Christ (**2 Cor 9:1, 12-13; Phil 4:18; Heb 13:16; Jas 1:27; 2:14-18; 1 John 3:17-18**).

b. God will take care of us materially if we put him first and are faithful (**Ps 41:1-3; Prov 3:9-10; 11:24-25; 28:27; Mal 3:8-12; Matt 6:33; Mark 10:28-31; Luke 6:38; Gal 6:6-7; 2 Cor 9:6-11**; see also **Prov 22:16, 22-23**).

2. When we take care of poor and needy fellow-believers:

a. We will not experience the shame that will result from *failing* to meet our responsibility (**2 Cor 9:1-4**);

b. Thanksgiving, praise, and the glory of God will occur (**2 Cor 9:11-15**).

c. God imparts special grace and joy to the giver (**2 Cor 8:1-2; 9:8**).

d. *Taking care of poor and needy believers builds up the whole church because it:*

(1) Supports the saints physically and spiritually (**2 Cor 9:12**);

(2) Enables the saints to help each other; it creates equality by which believers who once were poor now have the resources to support other believers who may later fall into poverty and need (**2 Cor 8:13-15**);

(3) Knits the church together (**2 Cor 9:14**);

(4) Inspires the saints to help each other (2 Cor 9:2).

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