



STEWARDSHIP
AND THE
KINGDOM OF
GOD

Stewardship and the Kingdom of God

Copyright © 2001 Ronald Walborn and Frank Chan
All rights reserved.

Office of Church Stewardship
The Christian and Missionary Alliance
8595 Explorer Drive, Colorado Springs, CO 80920
800-485-8979 • www.cmalliance.org

TABLE OF CONTENTS

Introduction	1
Ch. 1 — Stewardship Defined	7
The Concept of Stewardship in the Old Testament	8
The Concept of Stewardship in the New Testament	10
Principles of Stewardship	13
Ch. 2 — Practical Directives on Four Related Issues	19
Spiritual Warfare	19
The Health-and-Wealth Gospel	23
The Spirit of the Tithe	28
The Stranglehold of Debt	33
Summary	41
End Notes	43

INTRODUCTION

There is a crisis in Christianity today. Many churches and denominations are struggling to reach their financial goals and fund their visions. We in The Christian and Missionary Alliance are no strangers to this struggle. But the crisis we face is not primarily a struggle of stewardship. It is a crisis of discipleship. Certainly, stewardship flows out of this broader category of discipleship, but the central issue is the totality of what it means to be a follower of Jesus in the twenty-first century.

The church in North America has tragically and unknowingly reduced following Jesus to a series of creeds to believe and a group of prayers to be prayed. Lost in our evangelism is the radical call to leave the kingdom of this world and come under the rule and reign of God. Our call to become citizens of the Kingdom of God has made few demands on previous worldly allegiances. We have produced disciples who do not mind taking up their cross, so long as it is not too heavy, fits into their schedule and does not conflict with their lifestyle. We have preached a bloodless cross that has robbed Christianity of its power and has turned the biblical teaching of stewardship into a task most preachers would rather avoid.

The time has come for The Christian and Missionary Alliance to revisit the meaning of biblical stewardship, to relearn the principles that guide our earning, spending, saving and giving, and to recommit ourselves as men and women devoted to radical obedience. Toward this goal, as with all areas of daily discipleship, we must remind ourselves of the central message of our Lord Jesus Christ.

“The Kingdom of God is near.” What did Jesus mean when he made that declaration in Mark 1:15? What relationship does it

have to a biblical theology of stewardship? Jesus' bold proclamation directly addressed humanity's central problem: its fallenness. The fall of man resulted in a hostile takeover of this planet. The ensuing alienation between man and God and between man and his fellow man horrifically displayed the rule and reign of evil on this earth. Jesus' mission was to reestablish the redemptive beachhead of the rule and reign of God.

Dallas Willard paraphrases Mark 1:15 to convey this awesome truth: "Jesus then came into Galilee announcing the good news from God. 'All the preliminaries have been taken care of,' he said, 'and the rule of God is now accessible to everyone. Review your plans for living and base your life on this remarkable new opportunity.'" In other words, Jesus was making available a whole new economy under which we may live. "Here it is," declares Jesus, "the kingdom of God is within your reach. God's rule and reign is available to all who will receive it."

Matthew's record of this announcement includes the well-known directive, "Repent, for the kingdom of heaven is near" (Matthew 4:17). Inherent in this call is the requirement to turn from the direction one is heading and to move into a whole new reality. Repentance (Greek: *metanoeo*) means to change one's mind or purpose. "Change your life. God's kingdom is here," is how Eugene Peterson renders this verse in *The Message*. He captures the heart of Jesus' message. You can enter into the Kingdom of God only if you are willing to let go of the "apparent" control you have over your own life. A Kingdom proclamation that neglects the call to reconsider and repent of previous values and priorities brings forth lifestyles that fall short of what Jesus sought.

Some have suggested that this Kingdom reality was and is for a future time, that the Kingdom is not available now, but someday will be. While there are certainly elements of the Kingdom that we have yet to experience, Jesus appears to have been inviting his listeners to enter into something immediately accessible. The perfect tense of *eggiken*, usually translated "is at hand" or "has drawn nigh" (Matthew 3:2; 4:17; 10:7; Mark 1:15), indicates that the "coming" is a past action with present results. Jesus proclaimed that the rule

and reign of God, though not yet fully consummated, is available now.

If Jesus' call to the Kingdom was really a call to receive the rule and reign of God, it is obvious that the one responding to this call cannot remain the same. Clearly falling under God's lordship would be the use of his or her money, gifts, abilities and all resources. We who enter the Kingdom, therefore, undergo a radical change. We serve a new Master, and everything we have belongs to Him (Psalm 24:1). If God owns our hearts, He will most certainly have our "wallets" as well.

Any discussion of stewardship must therefore begin with a healthy understanding of Kingdom discipleship. We must resist our tendency to limit our concept of stewardship to matters of money and finance, because biblical stewardship encompasses far more: it means coming fully under the reign of God in every area of our lives. A. B. Simpson, in his article, "The Grace of Giving," describes this wonderful connection between Kingdom discipleship and stewardship:

When we began our mission on Tremont Street in Boston, I remember taking up an offering for it at an afternoon meeting in the city. The largest gift was \$25—a substantial sum at that time. I was curious as to who the "\$25 person" was. At the close of the meeting I was introduced to him—a poor shoemaker who had a small shop. When I spoke to him about his generous gift he said, "If you only knew what the Lord has given me, you would not wonder at all." Subsequently, I became better acquainted with the man. Every time I went to Boston, there he was, shouting his hallelujahs. He was converted many years before, but he could get no joy. He was hungry for more of God's presence. He sought a deeper experience with God, but the members of the church he attended told him his quest was nonsense. "You must be contented to sin like the rest of us," they advised. The man backslid, and for several years he kept a saloon in Boston. But his heart hunger would not go away. One Thursday afternoon he stumbled into our Alliance meeting in Boston, and he heard people talking about the riches

of Christ's grace. Before the afternoon was over, he had received the Holy Spirit. He went home to pitch his whiskey into the sea. He closed his saloon and returned to making shoes for a living. There in his little shop he preached the gospel all day long to the customers. And that was the man who gave \$25. It was a gift that God enabled and that God impelled by the fullness of the Holy Spirit and the overflow of His grace.

The distinguishing factor of this man's giving was his heart. Though he had been a Christian for years, he hungered insatiably for more of God's presence. He finally experienced it only after he was willing to abandon his idols and return to the simplicity of pure devotion to Jesus. Monetarily he made little as a shoemaker, but receiving wholeheartedly from the One who owns it all made him rich indeed. As a result, his desire was both to tell and to give. He didn't just preach about God's grace. He lived it. People who understand what they have in the Kingdom of our Lord give generously and joyfully. People who have not been so taught will not.

This conviction, we believe, serves as the starting point for the proper stewardship of all that we possess. The principles that we present and the issues we address in the pages that follow cannot be understood without the Lordship of Christ as their true foundation. Because of the limited scope of our discussion, we cannot address every point of Scripture and every matter of concern. Nevertheless, our hope is that this paper will serve as a concise summary of what every pastor, elder and layperson should know about biblical stewardship.



STEWARDSHIP DEFINED

Webster's New Collegiate Dictionary defines a steward as “one employed in a large household or estate to manage domestic concerns (as the supervision of servants, collection of rents and keeping of accounts).” In short, a steward is a person who takes care of someone else’s property. There are several examples in the Old Testament, where they are described simply as those “over the household” (Hebrew: *al-habbayit*, e.g. 1 Kings 4:6, 16:9, Isaiah 36:3 *NASB*), as well as in the New Testament, where they are called managers or stewards (Greek: *oikonomoi*, e.g. Luke 12:42; 16:1). We should also mention Paul’s illustration in Galatians 3:24 likening the Old Testament law to a household slave put in charge of children (Greek: *paidagogos*). Perhaps the most vivid biblical story illustrating stewardship is Joseph, the manager of Potiphar’s house (Genesis 39:4-6). While these passages offer helpful illustrations of the occupation of stewardship, the heart of the Bible’s teaching on stewardship as a point of discipleship goes much deeper.

A. THE CONCEPT OF STEWARDSHIP IN THE OLD TESTAMENT

The Hebrew concept of stewardship begins and ends with God. God is the creator and possessor of all things. Human beings who possess God's creation do so only as God graciously delegates. This idea may be traced throughout the entire Old Testament. In Genesis 1 and 2, when God grants Adam and Eve dominion over the creation, He is asking them to rule *on His behalf*. The responsibilities of naming the animals, filling and subduing the earth show that they are being given an ambassadorial reign as God's vice-regents. However, there is never any doubt as to who is the true Sovereign. The judgment Adam and Eve underwent after they chose to go their own way and come out from under the rule and reign of God in Genesis 3 shows that they were held accountable by the Lord. Stewardship responsibility in the Kingdom of God was established from the beginning.

In Genesis 14, when Melchizedek brings out the bread and the wine and blesses Abram, the first words out of his mouth are, "Blessed be Abram by God Most High, Possessor [Hebrew: *qanah*] of heaven and earth" (v.19 *NASB*). Verse 20 records the first tithe in Scripture: "And he gave him a tenth of all." Two verses later Abram raises his hand and makes Melchizedek's blessing personal, in essence declaring, "Lord God Most High, everything I have belongs to You." It is fitting that this tithe is framed by the bold declaration that the Lord is the creator and possessor of all things.

In Deuteronomy, when the Israelites were poised to move into the Promised Land, they were carefully instructed to remember that the land truly belonged to God. They were, at best, temporary tenants. The land was God's gift and their inheritance from Him (Deuteronomy 25:19). They could not do anything they pleased with it. Rather, they were to be good stewards of the resources God had entrusted to them.

This notion was behind many of the laws concerning their use of the land. Two examples are worth noting here. First, God commanded that His land was to lie fallow every seventh year to

receive a Sabbath rest from planting and harvest. “For six years you are to sow your fields and harvest the crops, but during the seventh year let the land lie unplowed and unused. Then the poor among your people may get food from it, and the wild animals may eat what they leave. Do the same with your vineyard and your olive grove” (Exodus 23:10,11). The crops from preceding years were promised to be sufficient to carry them through the sabbath year of rest. Through this law, God was teaching His people that He was to be their source of sustenance, that they should trust in His ability to provide for them more than in their ability to provide for themselves. Over the years, the people of Israel sadly ignored this Sabbatical year law. When the Chronicler looked back on the fall of Jerusalem in 586 B.C., he interpreted the people’s downfall and the Babylonian captivity in terms of their inability to trust and obey God in this very matter: “He carried into exile to Babylon the remnant . . . The land enjoyed its Sabbath rests” (2 Chronicles 36:20-21).

Second, the concepts of stewardship underlay laws concerning the Year of Jubilee. Every fiftieth year was consecrated as a fresh start throughout the land (Leviticus 25:8-54). Outcasts and prodigals were to return home. Debts were to be forgiven. Land was to be returned to the original owners. Why was this done? The Lord declared that the land rightfully belonged to Him, and no one but He could claim absolute ownership of it. “The land must not be sold permanently, because the land is mine and you are but aliens and my tenants” (Leviticus 25:23).

Thus, the covenant people of God in the Old Testament had a very clear understanding of the concept of stewardship. Even their songs of worship contained references and reminders to this important spiritual principle. “The earth is the Lord’s and everything in it, the world, and all who live in it; for he founded it . . .” (Psalm 24:1,2). Again, through the Psalmist, God asserts, “For every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine and all that is in it” (Psalm 50:10-12).

This theology of God's ownership also undergirds the Israelite practice of tithes and offerings. There are three different tithes mentioned in the Old Testament: a tithe for the Levites (Numbers 18:21-24), a celebration tithe of agricultural products (Deuteronomy 12:6,7; 14:22-26), and a charity tithe (Deuteronomy 14:28,29). Regardless of the earthly purpose, the core purpose of these offerings was always to be the heart worship of the God who was the owner and giver of everything. We will address this concept of the spirit of the tithe more fully in another section. For the moment, we might say that this heart worship is beautifully illustrated in the Chronicler's description of the gifts the people of Israel brought for the building of the temple. "The people rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to the Lord" (1 Chronicles 29:9). David, overwhelmed by this outpouring of generosity, breaks into praise, saying, "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. . . . I know, my God, that you test the heart and are pleased with integrity. All these things have I given willingly and with honest intent. And now I have seen with joy how willingly your people who are here have given to you. O Lord, . . . keep this desire in the hearts of your people forever . . ." (2 Chronicles 29:14-18).

The Old Testament teaching on stewardship may be summarized in three principles: 1) God is the owner of everything. 2) God's covenant people are held responsible for their management of God's resources. 3) Giving is a worshipful response to God's ownership of all things.

B. THE CONCEPT OF STEWARDSHIP IN THE NEW TESTAMENT

⁴²The Lord answered, "Who then is the faithful and wise manager, whom the master puts in charge of his servants to give them their food allowance at the proper time? ⁴³It will be good for that servant whom the master finds doing so when he returns.

⁴⁴I tell you the truth, he will put him in charge of all his possessions. ⁴⁵But suppose the servant says to himself, 'My master is taking a long time in coming,' and he then begins to beat the menservants and maidservants and to eat and drink and get drunk. ⁴⁶The master of that servant will come on a day when he does not expect him and at an hour he is not aware of. He will cut him to pieces and assign him a place with the unbelievers." ⁴⁷That servant who knows his master's will and does not get ready or does not do what his master wants will be beaten with many blows. ⁴⁸But the one who does not know and does things deserving punishment will be beaten with few blows. From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked (Luke 12:42-48).

Jesus' parable of the faithful and unfaithful servants continues the theology of God's ownership found in the Old Testament. The master in the parable who is "coming" and entrusts his possessions to his servants would have been recognized by Jewish hearers as God, whom the prophets said would "come" on the Day of the Lord.

For many first-century Palestinian Jews, this "coming" meant the arrival of a political messiah who would deliver them from the rule of the Roman Empire. Their expectancy that Jesus would usher in the Kingdom of God was high. However, Jesus' introduction to this parable reinterprets this expected "Day of the Lord" as the day of his own Second Coming: "You too be ready; for the Son of Man is coming at an hour that you do not expect" (Luke 12:40 *NASB*). The effect of this interpretive move had profound implications for Christian stewardship. In effect, Jesus was teaching them not only that the fullness of the Kingdom of God was to be delayed, but that in the meantime, while the Kingdom is "now" and "not yet," they must live a life of faithful stewardship.

The word "manager" (Greek: *oikonomos*) in Luke 12:42 appears frequently in Greek literature, in literary works (e.g. Philo and Josephus) and nonliterary works (receipts, lease agreements, etc. on Greek papyri). It referred to managers of payable accounts (e.g.

Luke 16:1-8) as well as city treasurers (e.g. Erastus in Romans 16:23). Yet common to all of them was that they were responsible for property that wasn't theirs and were accountable for what they did with it. By analogy, Jesus' parable calls God's people to live as responsible and accountable stewards of all that God has entrusted to them.

A final word about the "coming" of the master: the time period envisioned for the reward (v. 44) and punishment (v. 46) of the stewards is clearly the Parousia, when the Kingdom of God is consummated. But the eschatology of the New Testament is a "realized" eschatology. The heart of Jesus' message was that end-time realities (healing, defeat of demons, the presence of God in the Holy Spirit, the forgiveness of sins, etc.) are present in token form now. Even though the faithful may anticipate heavenly rewards (being put in charge of *everything* the master owns, v. 44) and the unfaithful punishment in hell (being cut into pieces, v. 46), there is no reason why these future outcomes cannot be experienced on a smaller scale on earth now. We must be open to the possibility that people within God's Kingdom, both the true and the false (cf. Matthew 13:24-29; 36-43; 47-50), may undergo *in this life* the material blessing and material curse (!) of God.

As we move beyond this parable to the rest of the New Testament, it becomes clear that our stewardship consists in more than just material things. In 1 Corinthians 4:1 (*NASB*), Paul says Christian workers are stewards (plural: *oikonomoi*) of "the mysteries of God." Paul is probably referring to the gospel, the mystery of "the manifold wisdom of God," that the Church has been entrusted to make known (Ephesians 3:9,10). Related to this is his use of the word "stewardship" (*oikonomia*) to describe his preaching of the gospel (1 Corinthians 9:16,17). In Titus 1:7, while listing the qualifications for elders, Paul describes the overseer as God's "steward" (*oikonomos*). Paul is teaching that church leaders who are entrusted with God's church are accountable to God for their oversight. Finally, 1 Peter 4:10 (*NASB*) says, "As each one has received a special gift, employ it serving one another, as good stewards (*oikonomoi*) of the manifold grace of God." Peter then goes on to list speaking and serving

gifts as the domain of our stewardship (1 Peter 4:11). The gospel, our churches, the gifts of the Holy Spirit—none of these wonderful blessings belongs to us. We are the gracious recipients of the good things of God. Therefore, we are responsible for their use on this earth, and we will ultimately be held accountable for our faithfulness with them (Matthew 16:27; Romans 14:10-12; 1 Corinthians 3:10-15; 2 Corinthians 5:10).

Unfortunately, this concept of stewardship may be more palatable when it remains a mere theological principle than when it becomes a call to practical Christian living. It is not difficult to accept Christian stewardship in the abstract, but we are slow to embrace it when it impinges upon tangible realities. “Yes, I know God owns everything, but why is it so hard for me to surrender my children into His care when they want to pursue missions?” If we are responsible for the use of our gifts and abilities, why do we conduct our ministries more out of our own convenience than out of a sense of God’s calling? Why do we look down upon sacrificial giving as a legalistic practice done only in those “radical” churches? These questions point to matters of the heart and challenge us in our willingness, or perhaps unwillingness, to obey. We each must pause and consider our ways (Haggai 1:7), allowing the Spirit to convict, that we might learn how and when we give into the false assumption that we, and not God, are true owners of what we have. It is with this spirit that we offer these seven practical principles that build upon the Biblical material we’ve covered.

C. PRINCIPLES OF STEWARDSHIP

1. Good stewardship begins with the recognition that God is the owner of all things

The prayer of David quoted earlier summarizes beautifully the foundational idea of stewardship: “Everything comes from you” (1 Chronicles 29:14). The plea of the preacher to “give God ownership of your life” is based on a false premise. Our lives and everything we have is not ours to give. We cannot “give” God ownership

of our material goods. He already owns it all. We can only recognize and submit to His ownership.

In addition to the parable of the faithful and unfaithful servants (Luke 12:42-48), there are other “stewardship” parables, most notably the parable of the unjust steward (Luke 16:1-13) and the parable of the talents (Matthew 25:14-20 and Luke 19:12-27). Taking these three parables together, we can set forth the next three principles about our stewardship before God.

2. As Stewards We Are “Entrusted” with “Goods” to Care for as Part of Kingdom Discipleship Until the Return of the “Master” Jesus Christ

A few points may be drawn from the parable of the talents concerning the ways in which God’s entrusts His “goods” to us. First, the servants received different amounts. In the same way, not all of us are entrusted by God with the same things—some receive greater responsibilities, some lesser. Second, Matthew’s version tells us that the master distributed the talents according to his servants’ ability (Matthew 25:15). We can trust that God, in His providence, puts into our hands only what we can aptly handle. Third, the master expected an increase. Judgment came to the third servant for failing even to bring interest (Luke 19:23; Matthew 25:27). Likewise, God expects us to bear fruit in His Kingdom. Finally, in Matthew’s version, the master is equally pleased with the second servant who yielded two talents as he is with the first who yielded five talents. We should not look at how God has dealt with others to evaluate how He deals with us. He is mainly concerned with our being faithful (Luke 12:42) with what we have been given.

3. Earthly Resources Can Be Used for Eternal Purposes

In Jesus’ surprising parable of the shrewd manager (Luke 16), one of the key lessons taught is that worldly wealth can have eternal value. Jesus warned that money has the potential of becoming a controlling influence in our lives (16:13), and it had become so

in the lives of the Pharisees (16:14). Their earthly view of money caused them to place a wrong value on it (16:15). In contrast, we are to view money as a tool God can use to accomplish eternal work. Wise is the person who uses his earthly resources so that he may someday enjoy eternal returns on his investment (16:9). Certainly the New Testament promise can be applied to those who give financially to God's work, "God is not unjust; he will not forget your work and the love you have shown him as you have helped his people and continue to help them" (Hebrews 6:10).

4. Our Stewardship Must Serve Not Our Own Purposes, But the Purpose of the Master, Jesus Christ

The third servant in the parable of the talents did what appeared right in his own eyes but was judged for not obeying the will of the master. Indeed, the greatest punishment in the parable of the faithful and unfaithful servants comes to the servant who knew the master's will and did not do it (Luke 12:47). By contrast, the parable of the servant in Luke 17:7-10 reminds us of the primacy of obedience in the master-servant relationship. Even if we do everything God has asked us to do, we should remember that obedience is only a minimum expectation. We are in line for no special reward. We are simply serving our Master.

5. As Stewards We Need a Balanced Picture of Hardship

An important part of understanding stewardship is understanding God's view of hardship. For most Americans, it is easy to experience ongoing lifestyle inflation. This means that every year the bar is raised as to what constitutes normal living. Yesterday's want becomes today's need. As this occurs, we can take on a distorted view of hardship. Things that would have been considered routine aspects of life may now be considered hardships. A subtle shift can then occur where we believe that such hardship could not be a part of God's will. We begin to say, "That couldn't be God's will," simply because it is hard. But in fact, God has often called His

people to hardship. There are several occurrences in the Gospels where Jesus addresses the issue of hardship. (Matthew 8:19-22; Matthew 10:22; Mark 10:45).

This is not to say that just because it is hard means that it is what God wants. A balanced view of hardship means that God's call on our lives should not be determined by what is most comfortable or most difficult. This principle is particularly important in an era of high debt. Minimizing debt, giving sacrificially, moving in new ministry directions may require a simpler lifestyle. For some, this may be an easy adjustment. For many others, however, this may involve significant hardship. If our picture of reality is skewed, we may end up dismissing such important steps because we are adverse to hardship.

6. We Will Be Held Accountable for Our Stewardship

In all three “stewardship” parables, there is a moment of reckoning. The unjust steward faces it at the beginning of the story when he is fired. The stewards in the parable of the faithful and unfaithful servants and the parable of the talents face it at the end when they are rewarded and punished. The New Testament reminds us of the Christian's day of reckoning before the Judgment Seat of Christ, sometimes referred to as the “Bema Seat” (2 Corinthians 5:10). Salvation is a free gift given by God's grace (Ephesians 2:8,9), yet each of us will still be judged by Christ to determine our rewards for how we have lived. Our redemption does not remove us from responsibility and accountability before God. The Covenant people of God will one day give an account for their stewardship (Matthew 16:27; 1 Corinthians 3:10-15). Paul tells the Romans that “. . . each of us will give an account of himself to God” (Romans 14:12). This means that we will have to give an explanation for what we did and why we did it. It will not only be an evaluation of deed but also an evaluation of the heart. The judgment for poor stewardship will not result in the loss of salvation, but there will still be loss: “If what he has built survives, he will receive his reward. If it

is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames” (1 Corinthians 3:14,15). To put it bluntly, He will be saved, but with the smell of smoke all over him.

7. Our Stewardship Embraces the Spiritual and the Material

We have already mentioned the New Testament passages that use the word *oikonomos* or *oikonomia* that describe the items over which Christians are stewards (the church, the gospel, spiritual gifts). There are other passages that do not contain these key words but still set forth items that properly fall under our stewardship care. The use of time and opportunities to minister (Ephesians 5:15,16) certainly must be governed with wise stewardship. Since our physical bodies are temples of the Holy Spirit (1 Corinthians 6:19), our care of them is also a stewardship. Finally, the Lord would be well pleased if the stewardship of our homes included the welcoming of others in hospitality (Hebrews 13:2; 1 Peter 4:9).



PRACTICAL DIRECTIVES ON FOUR RELATED ISSUES

SPIRITUAL WARFARE

Why are Christians resistant to the issues of stewardship? Why do we not live as Jesus taught us to live? Two possible answers to these questions are hard-heartedness (we know what God says, and we don't care) and ignorance (we don't know because we haven't been taught). Certainly these are issues that need to be addressed, but could it be we are overlooking another possible cause?

In our Western sophistication we have often neglected the influence of the spirit-realm.

Jesus made reference to the presence of spiritual warfare in relation to stewardship in Matthew 6:19-24:

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 moth and rust do not destroy, and where thieves do not break in and steal. ²¹For where your treasure is, there your heart will be also.

²²“The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. ²³But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!” ²⁴No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

Note in this passage the strongly worded statement that one cannot serve two masters (*kurios* = Lord). In particular, these two masters, God and Money (v. 24), are diametrically opposed and cannot coexist. The impossibility of serving both is expressed well by the metaphor of servitude. There is no such thing as a slave’s “part-time” obligation to his owner. A master’s control over his slave was total and complete. One writer puts the conflicting demands of the two “masters” this way:

The one commands us to walk by faith, and the other commands we walk by sight. The one calls us to be humble and the other to be proud. The one to set our minds on things above and the other to set them on things below. One calls us to love light, the other to love darkness. The one tells us to look toward things unseen and eternal and the other to look at things seen and temporal.

Could it be that Jesus’ slave imagery is a clue that He views a believer’s allegiance to money as a form of spiritual bondage? Certainly those who have ministered to parishioners who live under the rule of materialism, workaholism, gambling and the bitter fear of losing what they have, know that there is an oppressive and binding nature to these sins. Jesus’ personification of “Money” or “Mammon” (Greek: *mamonas*, derived from Aramaic) may be more than a mere literary device. We must be open to the possibility that He is speaking of Mammon as a demonic spirit, a rival god, a ruling principality.

Many today indeed take the word “Mammon” in Matthew

6:24 this way. Richard Foster, in his book, *Money, Sex and Power*, says Mammon is a spiritual power that seeks to dominate our lives. One pastor has suggested that the root of this word comes from a mining term meaning to dig in the earth; to find one's sustenance in the ground. The picture is that of a man digging and clawing at the earth, constantly looking downward, drawing his life not from above, but from the world below. Though a word's meaning can never be derived from its etymology, we nevertheless have a convenient picture illustrating the spiritual bondage of a person for whom wealth has become a God-substitute. Those ruled by Mammon suffer under the satanic lie that man-made things (employers, the stock market, one's own toil, and even luck) are their providers instead of God, their true Provider.

There is certainly a "spirit of Mammon" that is active in the United States of America. Christians must therefore be alert and ready to employ the weapons of spiritual warfare, not only in extraordinary situations involving the occult and demonic manifestations, but also in the ordinary world of wage earning, bill paying and tithing. A life of good Christian stewardship is a spiritual battle that must be waged and won.

There are many different understandings of how to go about spiritual warfare. Some of these are extremely controversial. Here is a method of spiritual warfare that will be widely accepted. It is also a good course of action even if the manifestation is not primarily demonic. Whatever spirit appears to be manifesting—pride, greed or anger for example—live out the opposite spirit. In Proverbs 15:1, we read, "A gentle answer turns away wrath." When a person is exhibiting anger or wrath, the best course of action is to respond with the opposite spirit—gentleness. Jesus instructed us to respond to cursing with blessing and to pray for those who are mistreating us (Luke 6:28).

Where a spirit of pride has taken over, nothing will expose it like a spirit of humility. A missionary with Youth With A Mission tells of an outreach in a large South American city. During the first few days they had little success in their evangelism. Several of the team members had been verbally abused, and all of them had been

openly mocked. No one would even take the tracts the street teams were trying to hand out. They decided to fast and pray for a day to see if they could discern what was going on in the realm of the spirit. Several of the team members sensed that there was a strong spirit of pride over the city that needed to be broken before the gospel could go forth. After further prayer, they decided to respond with symbolic acts of humility throughout the city. Team members scattered and knelt on street corners to pray for the people of the city. They began to offer themselves for humble acts of service throughout the business district. Some voluntarily cleaned filthy bathrooms and emptied trash for shops and restaurants. Within twenty-four hours something dramatic and supernatural began to take place. People began to listen when they shared their faith. They took their tracts and actually read them. Team members began to ask people if they could pray for them, and many graciously received Christ in the middle of crowded sidewalks. Prior to their acts of humility, no one had received Christ. By the end of the week, more than 300 people had said, “Yes,” to Jesus, praying with the team members to be born again. Was there really a demonic spirit of pride over that city? We do not know. But whether a stronghold is rooted in the demonic or the sin-hardened hearts of people, living out the opposite spirit can bring the light and freedom of God.

This directly relates to the spirit of Mammon in our culture. Whether this is demonic or not, our response should be the same—practice the opposite spirit by the grace of God. Where there is greed, let generosity abound. Where materialism and worldly wealth have become all important, let the church of Jesus Christ live by a different economy—one ruled by the King of love and generosity, Jesus Christ. “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich” (2 Corinthians 8:9). This verse describes the ultimate generosity of the God-Man Christ Jesus, “Who, being in very nature God, did not consider equality with God something to be grasped, but made himself nothing, taking the very nature of a servant, being

made in human likeness” (Philippians 2:6,7). Jesus freely gave of Himself and generously laid aside His rights and privileges that we could be free. Jesus became poor for us, so that we through His poverty might become rich. This is the ultimate act of generosity. Jesus’ intention was that His disciples would follow His example.

THE HEALTH-AND-WEALTH GOSPEL

Does God promise to bless His children with health and wealth? Many of us have encountered preachers and writers in the health/wealth/prosperity movement who have led many to believe that the answer is a resounding, “Yes.” We love these Christian brothers and sisters like family, but we believe they are in error in some significant areas.

Before we speak words of correction, allow us to offer a word of caution to those, including ourselves, who are prone to denouncing the faith movement harshly. First, as we disagree we must refrain from being censorious and judgmental. If, in our effort to speak the truth, we hurt and slander, we will not only lose the opportunity for godly correction, but we will invite God’s discipline on our own heads. Second, as we bring correction we must be careful not to cast away God’s truth in the process. A parallel situation will illustrate what we mean. For the past thirty years God has been restoring the use of spiritual gifts to the Church, particularly the so-called “miraculous” ones (e.g. healing, prophecy, etc.). It has been said concerning the gifts, “Disuse is not the answer to misuse, but rather right use is the answer to misuse.” In the same way, we must be careful not to abandon some of the examples in Scripture about God’s material blessing.

With these cautions in mind, we may identify a few extremes to which the health-and-wealth gospel has fallen prey. First, we must reject as unbiblical the suggestion that God has set up universal laws of prosperity that govern the cosmos, put into operation by faith and positive confession (name it and claim it). Second, we must reject as unbiblical the claim that God wants to meet not only the believer’s every need but to grant every desire as well

(“King’s kids ought to ride in Rolls Royces”). Finally, we must reject as unbiblical the claim that Jesus died to redeem man from poverty and that a believer who is poor has dishonored God because he has failed to appropriate the deliverance from poverty provided in the Atonement.

On the other hand, our misgivings about the health-and-wealth gospel must not lead us to devalue scriptural passages that show God’s desire is to bless and even prosper His children. The Old Testament describes many examples of people whom God materially blessed: Abraham (Genesis 13:2,6), Isaac (Genesis 26:13,14), Jacob (Genesis 32:9-12), Job (Job 1:3; 42:10) and Solomon (1 Kings 3:13). According to Deuteronomy, God used prosperity to confirm His covenant with Israel and to teach the nations to fear them (8:18; 28:8-10). The familiar verse, “This is the day that the Lord has made” (Psalm 118:24) is followed by a less familiar plea for success: “O Lord do save, we beseech Thee; O Lord, we beseech Thee, do send prosperity” (Psalm 118:25 *NASB*). Ecclesiastes sanctions satisfaction from food and drink by affirming that such enjoyment is not sinful but a gift from God (2:24,25). The New Testament, while it focuses less on material blessings and more on spiritual blessings, nevertheless affirms that we should enjoy the material things God gives us. The early Christians “partook of food with glad and generous hearts, praising God” (Acts 2:46,47). Paul, in spite of his warnings about riches, tells Timothy that even wealthy people should set their hopes on God “who richly furnishes us with everything to enjoy” (1 Timothy 6:17).

Yet this teaching on God’s desire to bless stands in tension with other passages, especially in the New Testament, that warn against riches. Jesus condemned the rich fool (Luke 12:13-20) and warned about how hard it is for a rich man to enter into the Kingdom of God (Luke 18:24,25). How do we reconcile the positive and negative teachings on wealth? The best way is still to affirm that wealth is not evil in and of itself. It is our attitude toward wealth, namely our desire for it, that can make its possession evil (1 Timothy 6:9,10).

But if, as we said earlier, God’s desire is to bless, what should

we make of believers who are in poverty? We must first affirm, against the health-and-wealth gospel, that there is no shame in being poor. Jesus himself had “nowhere to lay his head” (Luke 9:58). Paul described himself as “ill-clad” and “homeless” (1 Corinthians 4:11). Jesus pronounced a blessing on the poor: “Blessed are you who are poor, for yours is the kingdom of God” (Luke 6:20). James tells us that God has “. . . chosen those who are poor . . .” to be rich in faith (James 2:5). God is in no way dishonored by believers who have little or no possessions.

On the other hand, we must affirm that material poverty is part of the curse of our fallen world. There are, of course, persons who choose a simple lifestyle out of obedience to the call of God, but we are not addressing their situation. We are addressing those believers who have been “taken by” poverty, and who have not chosen it. It is time to reconsider writers like Ron Sider, who, while acknowledging that not all instances of poverty are immediately caused by sin, recognizes that “poverty and suffering are not inherently good. They are tragic distortions of God’s good creation.” In this sense, poverty is much like sickness or disease. God in His sovereignty allows men and women to suffer from physical ailments, yet it is never His pleasure or delight that they do so. In the same way, though it is “God’s will” that some remain poor, and even if He comforts them through the trial and uses the experience as a vehicle for their growth, it is never “God’s wish” that they lack what they need. The poverty that remains among God’s people is a sign not that the Kingdom is “now,” but that it is still “not yet.”

For this reason, we call upon pastors and leaders in The Christian and Missionary Alliance to challenge the poor in their congregations away from the false belief that God wishes for them to remain in their poverty. It is said that the Hebrew word for “be prosperous” (*tsalach*) means “to push forward; to break out mightily.” If this is so, it serves as an apt word picture for what God desires for them as part of the advancement of His Kingdom. Poverty carries with it the idea of being bound up and contained. Prosperity would then be the poor person “breaking free” from

that which keeps him or her confined, kept from enjoying the good gifts that God wishes to bestow.

But from a Kingdom vantage point, how does a person “break free” and experience the blessing of God? Here we must refrain from the health-and-wealth gospel’s tendency to trumpet “success formulas” and “rules of prosperity” that all but guarantee affluence to the faithful. Yet, as wrongheaded as the prosperity movement is, its error lies merely in the *distortion* of principles that are biblically true. In Jesus’ parables, which stewards are the ones who receive the master’s blessing? The ones who were faithful with the talents they were given!

We mentioned earlier that the rewards (Luke 12:44; 19:17,19; Matthew 25:21-23) and punishments (Luke 12:46; 19:24; Matthew 25:30) in the parables are primarily eschatological, but that in the “realized eschatology” of the Kingdom, they may be experienced in token form now. Without drawing dogmatic conclusions, we should be open to the possibility that material prosperity and poverty can be the result of our faithfulness and unfaithfulness in the use of God’s wealth. Of course, we recognize that there are a variety of poverty situations in the church today, and that their immediate causes are complex, which serves to warn against simple solutions. And we recognize that biblical teaching we have offered resembles the teaching in the Book of Proverbs: more general principle than specific promise (see, e.g. Proverbs 3:9,10). Nevertheless, the Bible appears to connect faithful stewardship with material blessing.

Two additional Old Testament passages bear out this link. First, Haggai testifies that the returning exiles, after becoming preoccupied with their own homes and forsaking the rebuilding of the Temple, suffered terrible poverty at the hand of God: “You have planted much, but harvested little. . . . You earn wages, only to put them in a purse with holes in it” (Haggai 1:6). But Haggai also testifies that when they reordered their priorities and began to spend their lives on God (1:12), the curse that had been on their crops, their livestock and their finances was lifted. The “holes in their purses” were closed. The crops in their fields began to yield good fruit. The material blessings of their God began to flow.

Second, Malachi proclaimed that the people of Israel during the Persian period were under the curse of God for robbing Him of His tithes and offerings (Malachi 3:9). But Malachi then offers to the people this promise, “Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this . . . and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it” (3:10). Once again, the connection between faithful stewardship and material blessing is clear.

Our contention is that if the church embraces the reign and rule of God in the management of all its possessions, then it will see, as a by-product of the advancement of the Kingdom, a powerful liberation of God’s people. Christians will be released from their bondage under the spirit of Mammon, which keeps them impoverished, and be lifted to the joys of God’s material blessing. If or when this happens, the Church must remember Luke 12:48: “. . . From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.” It must be ready to preach the importance of generosity, hospitality, tithing and caring for the poor. Christians must strike a balance between the enjoyment of, and detachment from, their possessions. It is said that John Wesley often earned more than 1,400 pounds a year through the sale of his books, yet he normally spent less than thirty pounds on himself annually. The surplus he generously gave away. He wrote, “If I leave behind me ten pounds [when I die], you and all mankind bear witness against me that I lived and died a thief and a robber.” Wesley’s self-abasement may seem radical and extreme, but it stands as a fine example of a Kingdom mentality over one’s wealth. Richard Foster wisely says, “We need instruction on how to possess money without being possessed by money. We need to learn how to own things without treasuring them. We need the disciplines that will allow us to live simply while managing great wealth and power.” This is the goal for our role as stewards in the Kingdom of God that Jesus came to inaugurate.

THE SPIRIT OF THE TITHE

Christians today disagree over the place of the tithe in the theology of stewardship. The intricacy of the debate is well illustrated by the interpretation of Abram's giving a tenth of his military spoils to Melchizedek, the first instance of the tithe in Scripture (Genesis 14:20).

Historically, the tenth, or a tithe, has always been symbolic of the whole. Immediately after the Genesis 14 event, Abram aligned his heart to God, the creator and possessor of all things (v. 22). The tithe was a token symbol affirming that the whole belonged to God. Viewed this way, the amount or percentage given is not the issue with God. Rather, it is the spirit or the heart behind the gift. This, of course, does not mean the specifics of amount or percentage are unimportant. Perhaps it is best to affirm that both the heart and the "specifics" must come together as a single point of concern in the life of the disciple.

The spirit behind the tithe or "the spirit of the tithe" is seen and emphasized throughout the history of God's people. We have already mentioned how Abram gave with no strings attached from a heart aligned to God (Genesis 14:22). But sadly we see this heart diminish with Jacob, who, in Genesis 28:20-22, offers the second instance of a tithe. Jacob, the so-called "heel-grabber," tries to "strike a bargain" with God:

²⁰Then Jacob made a vow, saying, "If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear ²¹so that I return safely to my father's house, then the LORD will be my God ²²and this stone that I have set up as a pillar will be God's house, and of all that you give me I will give you a tenth."

In essence he is saying, "OK God, here's the deal: If You do all these things for me, THEN, You will be my God and I will give you 10 percent!" The spirit of the tithe that was behind his father's gift begins to wane in his own distorted covenant.

We mentioned earlier the various tithes in the Mosaic Law (Numbers 18:21-24; Deuteronomy 12:6,7; 14:22-29), but again, God's desire was for their hearts to be aligned to His heart first. Deuteronomy 14:23 says the purpose of the tithe was “so that you may learn to revere the Lord your God always.” They were to give God the first and best of what they earned as an ongoing reminder that all they had belonged to Him. The law was never to be “performed” as perfunctory obligations. It was intended to be an expression of a grace-birthed heart relationship with God. The spirit of the law was always more important to God than the letter of the law and correspondingly, the spirit of the tithe was always more important to God than the letter of the tithe.

The spirit of the tithe among the Pharisees of Jesus' day had all but disappeared (Matthew 6:2-4). In one passage, Jesus affirms the tithe but rebukes the Pharisees for losing the spirit behind it: “You give a tenth of your spices—mint, dill and cummin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former” (Matthew 23:23). Once again, the heart of the matter is the matter of the heart (cf. Matthew 6:21).

Of course, there is a danger to this teaching on the spirit of the tithe. Some may say in response, “My heart is right with God—I don't have to give.” Our reply is that this is a deceived position that is not built upon the testimony of Scripture. It comes from the spirit of Mammon and not the Spirit of God. The one harboring this mindset is like the person who sins against his brother and then says, “I've confessed the sin in my heart before God. I don't have to make the situation right.” The Spirit of God seeks not the “saying” alone, but also the “doing.” In the words of James, “Faith without works is useless” (James 2:20). On the other hand, we must be just as quick to affirm the converse. Just as claiming the right heart without giving is wrong, so also giving without the right heart is equally wrong. The parable of Pharisee and the tax collector (Luke 18:9-14) reminds us that tithing is not to be regarded as a spiritual cure-all. What justified the non-tithing tax collector and condemned the tithing Pharisee was the state of their hearts.

On the subject of giving, the New Testament appears to de-emphasize the notion of percentage or amount. Nowhere does any New Testament writer call for a 10 percent tithe. If in fact the heart is the key issue, and if we are merely stewards of what is ultimately owned by God, then the driving question we must put to ourselves is not, “How much do I give?” but “How much dare I keep?” The New Testament Church is to be filled with missionary people, not maintainers of the status quo! What a wonderful truth for The Christian and Missionary Alliance to proclaim as it moves into this new millennium. The question must not be, “What percentage must I give?” but “How much dare I spend on myself?”

Perhaps here it would be helpful to suggest five practical, biblical principles to apply in this area of the spirit of the tithe. We should be encouraged to **Give First**. Jesus says, “Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you” (Luke 6:38). The major purpose of the tithe was to remind the people that God comes first in our lives, that He alone deserves preeminence. The spirit of the tithe is well expressed in Proverbs 3:9,10: “Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.”

An Alliance missionary tells the story of a young African boy who came to his door one day with a large fish in his hands. “Missionary, you taught us what tithing is, so here. I’ve brought you my tithe.” As the missionary gratefully took the fish, he asked the boy, “If this is your tithe, where are the other nine fish?” At this, the boy smiled and said, “Back in the river. I’m going back to catch them now.” To “Give First” is a matter of faith and priority. It’s not because we are spiritual that our tithe check is the first one we should write every week. It is because we are weak and forgetful, and we need that reminder of priority and heart alignment in our lives.

The second principle Scripture suggests is to **Give Cheerfully**. Paul says, “Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver” (2 Corinthians 9:6,7).

We are reminded of this every year during tax season. During the year we rejoice at the paychecks and any extra income that comes in, but sometimes we flinch when we write our tithe and offering checks. When figuring our taxes, we wince at every source of income and rejoice with every tithe and offering check—more income means more tax, but every tithe dollar means less tax. Everything is turned upside down or perhaps more appropriately, right side up. That is the perspective of eternity and the (hilarious?) spirit we need to have in our giving all year long!

The third principle is that we should **Give Faithfully**. When the master says, “Well done, good and faithful servant” (Matthew 25:21-23) to the good stewards, he is speaking of reliability. Faithfulness is the heart of biblical stewardship. Faithfulness is in short supply in the church today. The church-growth experts are telling us that the new generations will not give the same way the preceding generations gave. They are calling for new techniques and marketing strategies. While there are good aspects to these methods, they must never become a crutch to make up for our lack of faithfulness in stewardship. Adequate discipleship must call each new generation to be sacrificially faithful for the cause of the Kingdom.

The fourth principle is that we should **Give Wisely**. Where we give our tithe and our offerings is an investment! Christians should give with wisdom. The church has lived through multiple financial scandals in recent years. Many failed churches and Christian organizations have been unwise in their stewardship. Hopefully, we can learn from others’ mistakes. Thankfully, year after year The Christian and Missionary Alliance has been above reproach in its financial integrity. We can invite people to invest in the Kingdom through the C&MA without reservation.

It is wise, we believe, to give first to one’s home church. In 1 Corinthians 9:11 Paul says, “If we have sown spiritual seed among

you, is it too much if we reap a material harvest from you?" The spiritual principle is simple: Give where you are being fed spiritually. Give where you see Kingdom investments multiplying. Let us loudly and joyfully proclaim what God is doing through the ministry of The Christian and Missionary Alliance. Let us then assure our people that they are giving wisely when they entrust their finances to our care.

Finally, let us encourage our people to **Give Without Seeking Recognition**. Jesus saw the hypocrisy of the Pharisees' public giving and said, "But when you give to the needy [not if], do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you" (Matthew 6:3,4). Secret giving is instructed not only because it guards against religious pride, but because it is one of the primary ways God builds faith into our lives. If our confidence is in God, we will give without anyone else knowing and be content. Someone has rightly said, "Tithing is not God's method of raising money, it is His method of raising children." Giving without seeking recognition is an important part of that process.

Some years ago there was an Alliance church where the missionary pledges had regularly been collected and totaled during the last Sunday night service of the Missionary Conference. A very wealthy man in this congregation made it a practice to wait until the entire church had pledged, after which he would ceremoniously walk to the front with his pledge to dramatically increase the total. A new pastor had arrived at the church that year, and he had been informed of the annual tradition. With great courage, he went to the large donor and explained the biblical concept of giving in secret. He informed him gently that it was inappropriate for his pledge to be public knowledge and that according to Scripture he was missing a greater blessing. The wealthy man graciously received the correction. The missionary pledge was higher than ever that year, and everyone involved received the reward of secret giving.

In a message on "Storehouse Tithing" the late Rev. Richard

Harvey waited till the end of his message to take the offering. He said that if he were preaching on salvation he would have given the altar call at the end of the sermon so people could respond in obedience. Since the message was on giving, he wanted to take the offering at the end of the sermon to give us the opportunity to be obedient to the Lord in giving. After the offering he looked into the buckets, shaking his head, after the ushers had come back to the front. “Is that all you’re willing to give for Jesus? Send them around again!” Although that utterance sounds abusive, apparently that moment was actually one of great joy and excitement. “I remember digging deeper into my own pockets and putting in the money my mother had given me for ice cream that night. I felt for perhaps the first time (but thankfully not the last) the wonderful privilege of sacrificial, yet joyful giving. I do not remember the details of that message, but I will never forget Rev. Harvey’s passion and the text of Scripture from which he preached. Both have influenced and shaped my view of stewardship to this day.” (Rev. Ron Walborn)

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it” (Malachi 3:10).

D. THE STRANGLEHOLD OF DEBT

The final issue related to biblical stewardship is the stranglehold of debt. Many believers in this nation are unable to obey the clear directives of God because they cannot pay off money owed and its accruing interest. They are in bondage to the tyrannical demands of debt. The story is told of two men talking about money. One asked the other, “Joe, what would you do if you had all the money in the world?” Joe thought for a moment and replied, “I’d apply it to my debts as far as it would go!” We may laugh at Joe’s

reply, but many of us have felt the same way about the size of our accumulating debts. And far too many Christians are in deep despair because they foolishly underestimated their ability to pay them back.

Incurring large amounts of debt has become a lifestyle in our nation. This year, the federal government will spend more money on interest than was spent on the entire federal budget in 1962. *The Wall Street Journal* recently reported that 51 percent of all corporate profits are now being eaten up by interest on debt. The average American family holds a credit card debt of \$7,000 on seven to eight credit cards. This is in addition to debt on cars and RVs. A recent Gallup poll showed that 56 percent of divorced people cited “financial tensions in the home related to debt” as a significant factor.

Our stewardship teaching must address this problem or it will fail to produce effective disciples. Several years ago an Alliance pastor felt the Lord directing him to preach a series of sermons on what the Scripture says about debt. First, he searched the Word of God. Then, he thought about his own financial situation. Suddenly he realized he was in no position to preach on the issue. Beyond that, he had been sinning in the area of financial stewardship and was in need of repentance and restitution. At that point, he and his wife began a serious attempt to pay off all of their debts as quickly as possible and live according to biblical principles of stewardship, rather than the culture’s “consumer discipleship.” Three years later, they were completely debt free and were able to say, “Yes,” when God called them to take a ministry position that paid considerably less than their previous salary. Debt reduction had freed them to be obedient to God’s call.

Two stories in the Old Testament illustrate the ways in which wise people operate toward debt. First, in Genesis 14, after Abram returns captured goods to the King of Sodom and is offered the chance to keep them for himself (v. 21), he refuses with these words: “I have raised my hand to the LORD, God Most High, Creator of heaven and earth, and have taken an oath that I will accept nothing belonging to you, not even a thread or the thong

of a sandal, so that you will never be able to say, ‘I made Abram rich.’” (v. 22-23). Although the goods were apparently a free “gift” from the King of Sodom, Abram shrewdly saw there were unspoken “strings attached.” Receiving them would result in an ungodly obligation to an evil king. He wisely refused to take on the debt.

Second, in 2 Kings 4:1-7, the widow who was about to lose her sons as slaves to a creditor exhibits good sense in the way she gets out of debt. (a) She cries out for help to the man of God (v. 1). In other words, she sought God and wise counsel as her first step in her dilemma with debt. (b) She assumes, with Elisha’s prompting, that she must pay her debts (v. 2). She did not act as the wicked, who “. . . borrow and do not repay” (Psalm 37:21). (c) She was willing to part with what she had (v. 2). The “little oil” she offered to the prophet started her on the road to “financial freedom.” Such detachment from our “nonnegotiable” possessions is possible when we believe that all truly belongs to God. (d) She trusted God to multiply her efforts (v. 3-7). By listening to the man of God, little became much.

The Book of Proverbs does not forbid the borrowing of money or goods, but it does point out the dangers associated with taking on debt. Proverbs 24:27 says, “Finish your outdoor work, get your fields ready; and after that, build your house.” The wise man admonishes us to work hard at ensuring a source of income *before* improving our comfort. He may also be warning against “purchasing large numbers of goods before we have earned the money to pay for them.” Proverbs also warns against being a *cosigner* for someone else’s debts: “A man lacking in judgment strikes hands in pledge and puts up security for his neighbor” (Proverbs 17:18). The reason, of course, is that the cosigner is in danger of losing his possessions, including his very own bed, if the borrower defaults (Proverbs 22:26,27).

Finally, the Mosaic law offers a few insights into the dangers of debt. The blessings and curses at Mt. Gerizim and Mt. Ebal in Deuteronomy 24 mention debt. To be blessed is to “lend to many nations and to borrow from none” (v. 12) and to be cursed is to

borrow from the alien and to lend to none (v. 44). The law also limited what could be offered as collateral on loans to protect a debtor from terrible harm if he failed to pay. When Deuteronomy 24:6 forbids a pair of millstones from being put up as security, it is protecting the debtor's livelihood, so that, in the event of default, he will not be condemned to perpetual indebtedness. When Deuteronomy 24:12,13 requires a creditor who has taken the debtor's cloak as collateral, to return it at night, God is protecting a person's ability to keep warm, a basic necessity of life. The same law also protects the debtor's dignity. The creditor could not go into the debtor's house to take the security; he could only stand outside and wait for the debtor to bring it out to him (Deuteronomy 24:10,11). In these ways, the Mosaic law recognizes the destructiveness and humiliation uncontrolled debt can bring upon a person.

To summarize: The Old Testament 1) warns against borrowing money and goods we are not prepared to pay back. 2) recognizes the threat uncontrolled debt can be to our well-being. The New Testament continues the Old Testament's warning about debt. Romans 13:8 says, "Let no debt remain outstanding, except the continuing debt to love one another . . ." although a more literal translation presents a more strict prohibition: "Owe nothing to anyone (Greek: *medeni meden ophelite*) except to love one another . . ." (*NASB*). It is debatable whether this verse denies all loans, including student loans and home mortgages. The goal in applying it is not to be legalistic or foist false guilt but to ask ourselves, "Are my finances headed in the direction Scripture is pointing? By God's grace, am I heading for freedom in this area of my life?"

We will never get free from the grip of Mammon or debt until we learn and practice the spiritual disciplines of contentment and simplicity. In his groundbreaking book, *Margin*, Dr. Richard Swenson dissects the pathology of our debt-ridden culture. "Discontent as a driving force for a society might make that society rich, but it will bankrupt it in the end." Swenson correctly points out that God not only *commends* contentment (1 Timothy 6:6), He *commands* it. ". . . be content with what you have . . ."

(Hebrews 13:5). Unfortunately, in our debt-driven culture, “our quest is usually not for contentment but for more.” The full context of 1 Timothy 6 is worth noting here:

⁶But godliness with contentment is great gain. ⁷For we brought nothing into the world, and we can take nothing out of it. ⁸But if we have food and clothing, we will be content with that.

⁹People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. ¹⁰For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

At the root of much (not all) of our debt is greed and the spirit of verses 9 and 10. If this is true, then we must repent and find forgiveness. It is time to align our hearts with God and our financial priorities with His Word.

It is not the will of God for His people to be enslaved by debt. Indeed, the whole message of the gospel is about Jesus paying a debt we could not pay. His heart’s desire is that His people be free in all areas of their lives.

And when you were dead in your transgressions and the uncircumcision of your flesh, He made you alive together with Him, having forgiven us all our transgressions, having canceled out the certificate of debt consisting of decrees against us *and* which was hostile to us; and He has taken it out of the way, having nailed it to the cross. Colossians 2:13,14 (*NASB*)

One final point in relation to this issue of debt impacts our mission in The Christian and Missionary Alliance. How do we reconcile the massive amount of debt being taken on by our young people in their college and seminary training with the biblical teaching in this area? During premarital counseling, a young couple who was graduating from one of our Alliance colleges revealed

over \$40,000 in debt between them. This couple is now in ministry in the Alliance. They would like to go on to seminary, but the debt load from college makes it impossible for them to continue. Many would say that an education is an “appreciating” expense, and therefore is allowable under biblical standards for debt. This is an issue that needs much thought and prayer. Could it be that we have been disciplined more in the “ways of our culture” on the issue of debt, than we have in the “ways of the Kingdom?”

SUMMARY

For a multitude of reasons, The Christian and Missionary Alliance must rekindle its passion to raise up godly stewards—men and women who handle God’s resources with integrity. Our vision to become *a movement of Great Commission Christians who are glorifying God by building Christ’s Church worldwide*, will only be realized if we make a wholesale commitment of all we have and all we are to Him. Stewardship is the foundational piece of the larger context of Christian discipleship. The Scripture calls us to be wise and faithful stewards who are responsible and accountable for handling life, money, spiritual gifts and the gospel message according to God’s purposes. As Richard Niebuhr says, “Stewardship is everything we do after we accept Christ.” Through the power of the Holy Spirit, let us seek to be and to train up godly stewards. May God give us the courage to see these stewardship issues through Kingdom lenses. May we be willing to go against the grain of our culture in order to raise up the next generation of disciples for Jesus Christ.

ENDNOTES

¹ Dallas Willard, *The Divine Conspiracy*, (San Francisco: HarperCollins Publishers, Inc., 1998), 15.

² Walter Bauer, *Greek English Lexicon of the New Testament and Early Christian Literature*, 2nd ed. (Chicago: University Press, 1979), 511.

³ This is most notably the position of classic dispensationalism, that has interpreted Jesus' Kingdom language as a future "millennial" Kingdom.

⁴ C.H. Dodd, *The Parables of the Kingdom* (New York: Charles Scribner's Sons, 1958), 44.

⁵ G. E. Ladd, *The Gospel of the Kingdom* (Grand Rapids: Eerdmans, 1959).

⁶ A.B. Simpson, *The Grace of Giving*, C&MA National Office.

⁷ We will not address in this paper the question of the stewardship responsibility of all mankind for the care of the earth and natural resources. Our colleague at Nyack College, Dr. Elio Cuccaro, addresses the question, "Does all mankind have a stewardship from God?" in his editorial, *The Stewardship of Mankind*, 1999 Alliance Academic Review, pp. ix-xii. Our focus will be on the stewardship responsibility of believers.

⁸ There are several full-scale studies on stewardship that are fruitful for study and meditation. Among the few that we would recommend are Ronald J. Sider, *Rich Christians in an Age of Hunger*, 20th Anniversary Revision (Dallas, et. al: Word, 1997) and Craig L. Blomberg, *Neither Poverty Nor Riches* (Grand Rapids: Eerdmans, 1999).

⁹ *Webster's New Collegiate Dictionary*, (Springfield, Mass.: G. & C. Merriam Company, 1979), 1133.

¹⁰ Walter Elwell, *The Evangelical Dictionary of Theology*, (Grand Rapids: Baker, 1984), 1054.

¹¹ James D. Berkley, *Leadership Handbook of Management and Administration* (Grand Rapids: Baker, 1997), 407. The charity tithe took place every three years. We should also note other payments the people of Israel were required to make. A civil tithe imposed by future kings is predicted by Samuel in 1 Samuel 8:15-17. Further, a sanctuary tax imposed upon every male twenty years or older is set at half a shekel per year in Exodus 30:11-16 and at a third of a shekel in Nehemiah 10:33-35.

¹² The disciples illustrate this expectancy with their question in Acts 1:6, “Are you at this time going to restore the kingdom to Israel?”

¹³ The parallel in Matthew 24:45-51 also occurs immediately after a warning about the coming of the Son of Man (Matthew 24:44).

¹⁴ Bauer, *Greek-English Lexicon*, 560.

¹⁵ John MacArthur, *Commentary on Matthew 1-7* (Chicago: Moody, 1985), 415.

¹⁶ Richard Foster, *Money, Sex and Power*, 26.

¹⁷ David Johnson, pastor of Church of the Open Door, sermon series—“The Spirit of the Tithe.”

¹⁸ This story was told to me (Ronald Walborn) at a YWAM training base in 1997. The man telling me was with a team led by John Dawson. I have seen this story confirmed several times in the writings of John Dawson and other YWAM missionaries.

¹⁹ Among the most prominent leaders in the movement are Kenneth Hagin, Kenneth and Gloria Copeland, Jerry Savelle and Fred Price. For a good analysis of the health-and-wealth gospel, see Dennis Hollinger, “Enjoying God Forever: An Historical/Sociological Profile of the Health and Wealth Gospel,” *Trinity Journal*, n.s. 9 (1988), 131-149; Bruce Barron, *The Health and Wealth Gospel* (Downers Grove: InterVarsity, 1987); D. R. McConnell, *A Different Gospel* (Peabody: Hendrickson, 1988).

²⁰ Kenneth Copeland, *The Laws of Prosperity* (Fort Worth: Kenneth

Copeland Pub, 1974) Kenneth Hagin, *How to Write Your Own Ticket With God* (Tulsa: Faith Library, 1978).

²¹ Frederick Price, *Faith, Foolishness or Presumption?* (Tulsa: Harrison House, 1979).

²² E. W. Kenyon, *Jesus the Healer* (Seattle: Kenyon's Gospel Publishing Society, 1943, Kenneth Hagin, *Authority of the Believer* (Tulsa: Faith Library, 1967).

²³ Sider, *Rich Christians in an Age of Hunger*, 113.

²⁴ See Millard Erickson, *Christian Theology*, Vol. 1 (Grand Rapids: Baker, 1983), 361, for the distinction between God's wish (e.g. His opposition to the sinful, murderous intentions of Jesus' executors) and God's will (e.g. His decree that Jesus should die on the cross). The first is more general and has to do with the values that please God. The second is more specific and has to do with what God sovereignly decides will actually occur.

²⁵ *Strong's Greek and Hebrew Dictionary*, reference 6743.

²⁶ Ron's unpublished dissertation from Fuller Seminary is titled, *Breaking the Spirit of Poverty: Perspectives on Wealth and Poverty from the Prophet Haggai*. See this work for more information on this subject.

²⁷ Quoted in Sider, *Rich Christians in an Age of Hunger*, 164.

²⁸ Richard Foster, *Money, Sex and Power*, 46.

²⁹ A great debt of gratitude is owed to Rev. David Johnson for much of the material in this section. His tape series, "The Spirit of the Tithes," has helped to shape my own theology significantly in this area.

³⁰ Paul in 1 Corinthians 16:2 says one should give in keeping with one's income, a reference perhaps to percentage, but no specification of 10 percent.

³¹ Crown Ministries' *Small Group Financial Manual*, (Longwood, Fla.: Crown Ministries Inc., 1995), 37. Crown Ministries has one of the best discipleship/stewardship programs available. I strongly recommend the ministry.

³² Howard Dayton, *Your Money Counts*, (Longwood, Fla.: Crown Ministries Inc., 1996), 34.

³³ Wayne Grudem, *The Bible and Economic Decisions*, unpublished manuscript for Frank Chan's seminary ethics class at Trinity Evangelical Divinity School.

³⁴ Richard Swenson, *Margin*, (Colorado Springs, Col.: NavPress, 1992), 186

³⁵ Swenson, *ibid*, 187.