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DEVELOPING AN EXPOSITORY PREACHING
SERIES ON FINANCIAL STEWARDSHIP AT
LIVING WATER CHURCH IN
MT. STERLING, KENTUCKY

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I dedicate this dissertation to the Living Water Church family. I am grateful for your love for Jesus and serving his church. I am especially thankful for the founding members of the church who continue to remain faithful to the vision and mission of the church.

Thank you to my mother and father for instilling in me a love for Christ and supporting the calling on my life. I also dedicate this project to my son, Caleb, and to my daughter, Micah. They have taught me more about the Father's love than any class, seminar, or book. Most of all I dedicate this project to Michelle. Thank you for your love for Jesus and your willingness to follow his plan for our life. You are a model of a godly wife.

Your hard work, dedication to our family, and love for Christ and his church strengthens my faith. Your love and support allows me to pursue God's call on my life and is a major blessing to our children, our church family, and me.

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LIST OF ABBREVIATIONS

AB	Anchor Bible
<i>ABD</i>	D. N. Freedman, ed., <i>The Anchor Bible Dictionary</i>
ANE	Ancient Near East
<i>ANET</i>	J. B. Pritchard, ed., <i>Ancient Near Eastern Texts Relating to the Old Testament</i> , 3rd ed. with supplement
BECNT	Baker Exegetical Commentary of the New Testament
BECOT	Baker Exegetical Commentary of the Old Testament
EBC	Expositor's Bible Commentary
ICC	International Critical Commentary
NAC	New American Commentary
NICNT	New International Commentary on the New Testament
NICOT	New International Commentary on the Old Testament
NIGTC	The New International Greek Testament Commentary
NIVAC	New International Version Application Commentary
NTC	New Testament Commentary
PNTC	Pillar New Testament Commentary
TNTC	Tyndale New Testament Commentary
TOTC	Tyndale Old Testament Commentary
WBC	Word Biblical Commentary

PREFACE

I thank God for his divine mercy and grace he poured out on me through Jesus and brought me out of the kingdom of darkness into his marvelous light. This project is a reflection of the godly men and women the Lord has placed in my life. First, I am forever grateful for Fairview Baptist Church in leading me to eternal life through the preached word of God. Thank you for your faithfulness to the gospel. I thank the Lord for his grace and salvation by which he called me into his kingdom during a Sunday night youth meeting at Fairview. It was at Fairview the Lord called me into full-time ministry and allowed me to preach my first sermon. Thank you for acknowledging the calling of God on my life and encouraging and commissioning me to pursue pastoral ministry.

Second, I thank God for a family who loved the Lord. My parents, Will and Debbie, along with my sister, Kelly, always encouraged me to follow God's call on my life. The Lord also blessed me with godly grandparents and many aunt and uncles who modeled a Christian lifestyle. My late uncle Don always inspired me to follow the Lord's call. He was a pastor and Southern Seminary graduate and was instrumental in guiding me in the path I now travel.

Third, I am grateful for the Living Water Church family and their dedication and faithfulness to Christ. I am thankful for my father-in-law, Mike Watts, who is a founding church member and leader in the church. His one-hour and twenty-minute commute one-way is a sign of love and devotion to our Lord. I am thankful for his prayers, advice, and encouragement. I am thankful for a number of our men and women who serve faithfully in the numerous ministries of the church.

Fourth, The Southern Baptist Theological Seminary continues to shape my

ministry for the good of God's Kingdom. I am grateful for Dr. Mohler and his leadership at SBTS. I am equally thankful for Dr. York, who served as my faculty supervisor for this project. His dedication to educate, develop, and equip men for ministry is admirable. He not only instructs men in ministry but also models it through his personal pastoral ministry.

Lastly, I would not be the preacher that I am today without my wife, Michelle. She is a constant source of strength and help in all areas of life and ministry. She is our number one church member and the one I love the most. She spends countless hours serving the children and adults in our church. I am blessed to call her my wife, the mother of our two wonderful children, and best friend.

Grant Cannoy

Mt. Sterling, Kentucky

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CHAPTER 1

INTRODUCTION

It may very well be that mammon reigns over the hearts of man as sovereign lord. Mankind has followed the way of Cain and refused to honor the Lord from the first fruits of his wealth. R. C. Sproul states, “A poll of people claiming to be evangelical Christians indicated that only 4 percent of them tithe.”¹ This low percentage of giving shows a lack of faithfulness towards biblical financial stewardship—first fruits giving. Furthermore, Sproul explains, “A similar poll indicated that the average percentage of income evangelical Christians give to God’s work is less than 2.5 percent. If the tithe principle is still in effect and polls are accurate, then 96 percent of professing evangelical Christians are systematically robbing God.”² Although Living Water Church (LWC), and many other churches, may be considered a giving church, study after study reveals that the church, the body of believers worldwide, is not a tithing (first-fruits giving) church, one who gives of the first tenth of their income. Because the majority of our members do not give of their first fruits, I felt compelled to address financial stewardship at the church where I currently serve as pastor. This ministry project spiritually strengthened the members of LWC and increased the ministry impact of the church.

Context

The ministry context took place at LWC in Mt. Sterling, Kentucky. I am the founding and current pastor of LWC. The church was a church plant partnership between

¹ R.C. Sproul, *5 Things Every Christian Needs to Grow* (Lake Mary, FL: Reformation Trust Publishing, 2008), 120.

² Sproul, *5 Things Every Christian Needs to Grow*.

Fairview Baptist Church, the North American Mission Board, and the Kentucky Baptist Convention. In August of 2013, the church began with a home Bible study focused on casting a vision for a gospel-centered church. LWC established seven purposes to guide its direction and mission: worship, learn, pray, fellowship, serve, invite, and give. These served as our practices of faith to live out the gospel to our community.

Living Water Church excels in many of the seven purposes we set out to follow. LWC has 85 percent of church membership serving in a ministry area and actively engages in outreach throughout the county and surrounding counties. The fellowship of the church is healthy and committed to helping one another grow in the grace of God. The church body actively invites their friends to Jesus and his church. We have witnessed the evidence of that in the past fifteen years by growing from a home Bible study of 8 people to 800 people regularly attending worship and by 525 professions of faith through believer's baptism. The majority of the people baptized have little to no church background. At least ten different denominations are represented in the church. This diversity presents some difficulty with preaching on the principle of the biblical tithe. Several of these denominations teach that tithing is not biblical. I have had several conversations with congregants that informed me that they did not believe in tithing, but that we should give when needs arise. Various denominations teach tithing differently, and people with no church background do not have any foundation for a biblical understanding of financial stewardship.

LWC has always had faithful givers but not faithful tithers; many give a consistent amount each week, but that amount is minimal and does not represent a tithe, or a tenth of one's income. The discipline of giving was one of the seven purposes the church established to follow. Although the practice of faithful giving was taught to the congregation, the discipline of tithing was never emphasized from the pulpit. The main method of Bible teaching on Sunday mornings is preaching through books of the Bible in

an expository manner. Though I have preached topical expository sermons on various occasions, I have never preached an expository message series on financial stewardship.

The main method of teaching on tithing is through a membership class. The membership class is a two-hour class that explains the mission, vision, structure, and essential beliefs and practices of the church. The amount of time I spend explaining the biblical purpose of tithing is not sufficient to explain financial stewardship. In addition, more people attend Sunday morning worship than take the membership class. Thus, the majority of the people who attend LWC have not received adequate biblical teaching on financial stewardship through the giving of their first-fruit tithe.

Rationale

Paul encourages the Christians at Corinth to sow, or give, bountifully. The motivation for a generous gift is that God loves a cheerful giver.³ Some members in our church give generously and cheerfully. We have many who give cheerfully but do not give generously. LWC gives \$11.00 less per week per attender than the average Kentucky Baptist Church (KBC) according to the 2017 Annual Church Profile Compilations for reporting churches in the KBC. The giving percentage compared to our average attendance has declined with the exception of one year in the past five years. The highest average of giving compared to attendance was in 2012. This project helped the pastoral staff, finance team, leadership team, and the members of LWC evaluate this area of concern and lead people to biblical financial stewardship.

The fact that our church was below the state average of KBC giving motivated me to discover the reason for this trend. The first purpose for this project was to assess the people's view on giving. It was valuable to develop a survey through which

³ 2 Cor 9:6; unless otherwise noted, all Scripture references are from the English Standard Version.

congregants expressed their views on tithing. Though I had preached messages on giving, I had never preached a series on financial stewardship, nor had our church ever engaged in a stewardship campaign. The lack of growth in giving may have been a reflection on my lack of emphasizing this important faith practice through preaching. Evaluating what the church body believed the Bible teaches about tithing gave me a better understanding of how to develop a preaching series on financial stewardship.

Second, this ministry project edified the church body. The Bible teaches the principle of first fruit giving throughout the entirety of Scripture. Tithing is one way to bring honor to the Lord. Proverbs 3:9 states “Honor the Lord with your wealth and with the first fruits of all your produce.” The Lord, speaking through the prophet Malachi, informs the Israelites that their disobedience in their tithes dishonors his great name. The people were guilty of bringing their lame and blind animals to the Lord—thus not bringing their best, or first fruits. A focused sermon series on financial stewardship helped the members of the church realize their biblical duty and privilege in bringing honor to the Lord through faithful financial stewardship.

Third, the church was entering a building project before the implementation of this project. A practical reason for the project was to help people realize that the Lord used the tithes and offerings of his people to further the Kingdom work. The finance team set a goal to complete the expansion project without borrowing further funds. Our church needed to look at the financial aspect of our faith and have a clear biblical motivation for giving. The purpose of this project was not simply to motivate members to give to a building project. The goal was to lead the church to a biblical understanding of what it means to give of their first tenth or the best of their income. The finance team, along with the leadership team, set some financial goals for the church. This included the expansion project, current debt reduction on the original church loan, and an increase in financial giving to the Cooperative Program, ministry outreach, and future church plants. Our

church needed to understand the biblical reason in rightly stewarding their finances.

Lastly, how we spend money truly reflects our heart. Jesus states in Matt 6:21 that where your treasure is, there your heart will be also. This project addressed financial stewardship from the perspective of giving God our best: first fruit giving is a result of first fruit living. The Christian that seeks first the kingdom of God has his or her mind set on eternal matters. Financial stewardship, therefore, is a way of life—a desire to give God the first, or best, of all that we have and all that we are. This project challenged the members of LWC to see that God uses the faithful giving of his people to provide for the maintenance of church facilities, support ministers, and provide for ministry. A project on financial stewardship blessed this particular church body.

Purpose

The purpose of this project was to teach Biblical financial stewardship to the congregation of Living Water Church in Mt. Sterling, Kentucky.

Goals

Three goals were applicable for the purpose of this ministry project. These goals reflect the progression of the steps taken in order to grow the members of LWC in their understanding of financial stewardship.

1. The first goal was to assess the current giving practices and attitudes among members and attenders of Living Water Church.
2. The second goal was to develop an 8-week preaching series on financial stewardship.
3. The third goal was to increase the knowledge of the congregants regarding financial stewardship by preaching an 8-week sermon series.

Research Methodology

The first goal of this project was to assess the current giving practices and

attitudes among members and attenders of Living Water Church.⁴ A financial stewardship knowledge survey was conducted for all members and attenders who chose to participate.⁵ This assessment provided an understanding of the current practices and beliefs of the congregation towards giving such as the following: their biblical understanding of financial stewardship, their commitment or lack of commitment to tithing, and their belief if the first fruit tithe is for the believer for all times. The assessment also examined the congregation in demographics such as the following: age, socioeconomic status, denominational background, and length of years as a Christian. This gave a clearer picture to the finance team of the current giving practice and the potential giving of our church. Furthermore, the survey provided a method to examine the denominational diversity of LWC and determine if there were any connections regarding tithing. This goal was considered successful when a minimum of fifty families completed the survey.⁶

The second goal of this project was to develop an 8-week preaching series on financial stewardship. The sermon series consisted of expository sermons from selected passages of scripture. The message series examined several passages of scripture that stressed the idea that first fruit giving is one way the believer honors the Lord. The leadership team utilized a rubric to evaluate the biblical faithfulness, clarity, and relevance of the sermon series, to measure this goal.⁷ This goal was considered successfully met when a minimum of 90 percent of the evaluation criterion met or exceeded the sufficient level. If the 90 percent benchmark was not initially met, the

⁴ All of the research instruments used in this project will be performed in compliance with and approved by the Southern Baptist Theological Seminary Research Ethics Committee prior to use in the ministry project.

⁵ See appendix 1.

⁶ See appendix 1.

⁷ See appendix 2.

material would be revised until it met the standard.

The third goal of this project was to increase the knowledge of the congregants regarding financial stewardship by preaching an 8-week sermon series. A post-survey was given to the members of LWC.⁸ The finance team evaluated the survey to see if there was an increase in the congregation's understanding of financial stewardship to measure the goal. This goal was considered successfully met when a t-test for dependent samples demonstrated a positive statistically significant difference in the pre and post-survey scores.

Definitions and Limitations/Delimitations

The following definitions of key terms will be used in the ministry project:

Biblical Financial Stewardship. For the sake of this project, biblical financial stewardship will be defined as the giving of first fruits from your income, namely a minimum of a “tithe” (ten percent). This view is articulated by Ken Hemphill and Bobby Eklund:

Tithing is the foundational base from which believers can and must be challenged to become grace-givers. We further assert that Adam received instruction about giving from God the Father, that the tithe was established prior to the giving of the Mosaic law, and that He continued to teach mankind about giving through His servant Moses. We believe that Jesus assumed the tithe would be practiced by His followers, not as a legalistic minimum, but as a base for beginning a new journey in the giving of oneself.⁹

Two limitations applied to this project. First, the accuracy of the pre and post-series surveys was dependent upon the willingness of the respondents to be honest in answering all questions and on families completing both the pre and post-series survey. To help enhance participation, the pastoral staff promised the respondents that their answers would remain anonymous. Second, the constancy of attendance of the

⁸ See appendix 3.

⁹ Scott Preissler et al., *Perspectives on Tithing: Four Views*, ed. David A. Croteau (Nashville: B&H Academic, 2011), 14.

congregation limited the effectiveness of the preaching. To mitigate this limitation, the tech team recorded each sermon so that anyone who did not attend a worship service could listen to the message or watch the sermon online on multiple media platforms.

One delimitation was placed on the project. The project was confined to an eight-week period. This allowed our church sufficient time to listen to a series of sermons and evaluate and reflect on their understanding and convictions on first-fruit giving.

Conclusion

Faithful obedience is the standard for Christian living. The lack of faithfulness of first-fruit giving in the church as a whole is alarming. If Christians are not willing to give their best to the Lord, then how will they ever reach a point of generosity? Though many Christians may give, they do not give of their first fruits—they give of their left-overs. LWC was at a wonderful place in ministry and outreach, but, although many members faithfully gave, the majority of the members did not faithfully tithe. A growth in financial stewardship would make a huge impact in the continuation of greater ministry and outreach in the life of LWC, and, most importantly, honor the Lord.

CHAPTER 2
BIBLICAL AND THEOLOGICAL
PERSPECTIVES ON TITHING

Tithing often causes much debate among fellow believers, who hold opposing views on the giving of the tithe and the definition of financial biblical stewardship. The debate centers on whether Christians are to give ten percent of their income to the Lord or to give of their own free will. Does the OT law require NT believers to tithe? Did Jesus abrogate the tithe in his fulfillment of the law? The purpose of this chapter is to argue that the tithe is a principle established by God that pre-dates the law of Moses; the tithe is taught throughout the entirety of scripture, and the tithe is a biblical principle for NT believers to follow.

New Testament Principle on Giving

The NT teaches on the principle of giving. Jesus taught on fiscal responsibility, giving, and the condition of the heart in giving. The Lord teaches in parables throughout much of the gospels and addresses topics such as friendship, loyalty, forgiveness, the kingdom of God, and the use of money. Our Lord also spoke on the issue of giving in direct discourse with the religious leaders of his day, his disciples, and those who followed his ministry. Matthew records, in Matt 23, one of the last public teachings that Jesus gives to a crowd, the disciples, and to the scribes and Pharisees. He gives seven warnings to those present and exposes the hypocrisy of the religious leaders. He tells the crowd of listeners to respect the authority of the scribes and Pharisees and to listen and obey what they teach but not to follow what they do.¹ Jesus accused them of not

¹ Matt 23:2

practicing what they preached, and their motivation for righteousness was the applause of man.

The fourth of the seven “woes” addresses their disobedience in justice, mercy, and faithfulness and their obedience in tithing. Jesus specifically addresses the tithe only once in the gospels. The complaint raised against the Pharisees is not that they tithed, but they neglected to show the “weightier” matters of treating people properly. He charges them with selecting which command to obey when, in reality, they should obey both. Jesus uses a hyperbolic illustration of straining at a gnat and swallowing a camel. They gladly sifted their wine, so they would not drink something unclean, while they swallowed a camel that was unclean. W. D. Davies and Dale Allison state,

all too often the straining of gnats is regarded as picayunish and, in the end, insignificant, which fact in turn might entail that tithing is also insignificant. But one wonders whether the KJV’s typographical error, ‘straining at’, has not subconsciously encouraged this misinterpretation, which contradicts the end of v. 23. The straining of gnats was thought to be commanded by Moses, and our verse does nothing to upset that assumption. The thought is instead that the scribes and Pharisees do the lesser things of the law to the neglect of the greater things. The sin is not observance of the small but disregard for the large.²

Jesus clearly says that the tithe should be obeyed; however, justice, mercy, and faithfulness must not be neglected. Those who heard Jesus teach understood that both the tithe and the weightier matters of the law were important.

The disciples gained their understanding of Scripture and how to live out the truths of Scripture from Jesus. He taught them during his three-year ministry as well as the forty days after His resurrection. Jesus instructed them to observe his commands and to teach new believers to obey all that he commanded.³ The epistles of the NT are examples of how the apostles faithfully obeyed his command. They teach Christians many theological truths concerning the deity of Christ, the importance of the cross and

² Davies, W. D. and Dale Allison, *Matthew 1-7*, International Critical Commentary (London: T & T Clark, 2004), 1: 296.

³ John 15:14, Matt 28:20

resurrection, the mystery revealed through the coming of Christ, etc. The epistles also teach the impact of faith and how to live a faithful life in obedience to his Word. The apostles' commitment to teaching Jesus's commands is evident through the NT and necessitates the understanding that their teaching was in accordance to Christ's commands—including biblical financial stewardship.

The NT speaks on the importance of Christian charity and faithful giving. Paul sent messages to churches in Galatia and Corinth instructing them to set aside money for a special offering for the Jerusalem church. He directs, in 1 Cor 16:1-2, for each family to set aside a portion of money in accordance to their earnings on the first day of every week—Sunday. Paul sets Sunday as the day they are to set aside their money, which is a significant religious point since it reflects the Jewish tradition of counting days in reference to the Sabbath,⁴ the day the church gathered to worship, learn, and celebrate their Lord through singing, praying, teaching, communion, and giving. W. Harold Mare notes, “Justin Martyr (second century A.D.) testified that contributions to the church were received on that day.”⁵ Paul expects this contribution to be made by each family regardless of income. The expectation for every member of the Christian community to contribute is reminiscent of the command in Deut 16:16-17,

Three times a year all your males shall appear before the Lord your God at the place that he will choose: at the Feast of Unleavened Bread, at the Feast of Weeks, and at the Feast of Booths. They shall not appear before the LORD empty-handed. Every man shall give as he is able, according to the blessing of the LORD your God that he has given you.

Paul expects everyone to participate in this generous offering for the good of God's people because it is a proportional amount according to what one has earned. The collection Paul requests is a way to honor the Lord by blessing the Jewish Christians in

⁴ Gordan Fee, *The first Epistle to the Corinthians*, The New International Greek Testament Commentary (Grand Rapids: Eerdmans, 2005), 899.

⁵ W. Harold Mare, *1 Corinthians*, in vol. 10 of, *The Expositor's Bible Commentary*, ed. Frank E. Gaebelin (Grand Rapids: Zondervan, 1973), 293.

Jerusalem. Anthony C. Thiselton believes that the Jewish Christians suffered persecution resulting in financial hardships. Thiselton points out, “Jews made charitable provisions and collections for impoverished Jews, and as a witness to Jews (if for no other reason) it would be unthinkable for Christian believers to do any less for Jews in Jerusalem who were also believing Christians, and therefore no longer able to receive support from fellow Jews.”⁶ Paul directed these churches to give of their financial resources in obedience to Christ’s teaching. This special collection is evidence of the teaching of financial faithfulness in the Christian life and the love for fellow believers in obedience to the commands of Christ.

Biblical financial stewardship, therefore, is an expectation for every believer. In 2 Cor 8-9, Paul writes to the Christians at Corinth to remind, encourage, and instruct them of his upcoming arrival to collect the gift they were to set aside. Paul establishes that their motivation in giving this gift should be the grace of God. The Lord, through the giving of his Son, offered the greatest gift as the first fruits, or tithe, for the souls of man.⁷ The believer responds in love and obedience and reciprocates God’s act of grace by giving his or her tithes and offerings for the sake of the gospel. The Christians in Macedonia demonstrate this act of devotion and serve as an example for the Corinthians. The Corinthians were asked to take part in this collection, and they agreed to do so. The Macedonians, however, heard about the collection and pleaded to be a part of the collection. They not only requested to participate in the collection but also went beyond Paul’s expectation in the amount they gave; they gave in proportion to their means and even beyond their means even though they were experiencing hardships and difficulties. Their devotion resembles the hearts of the Israelites when they were constructing the

⁶ Anthony C. Thiselton, *The First Epistle to the Corinthians*, The New International Greek Testament Commentary (Grand Rapids: Eardmans, 2010), 1320.

⁷ 1 Cor 15:20, 23; 2 Thess 2:13; Jas 1:18; Rev 14:4 Jesus’ death serves as a seed planted which dies in the ground to raise to new life. The bodily resurrection of Christ serves as the first fruits for the future hope of the bodily resurrection of the saints of God—the eschatological harvest.

tabernacle—when the people were moved in such a way that Moses had to stop the contributions because they received more than enough to accomplish the task.⁸ Would the Christians at Corinth match the faithfulness of the Macedonians and give generously to meet the immediate needs of the Jerusalem church?

Paul reminds the Corinthians that they do excel in these gifts of grace: in faith, in speech, in knowledge, and in all earnestness.⁹ As they excel in these gifts, Paul encourages them to excel in the grace of giving. Paul Barnett notes, “The Corinthians were strong in activities that are local to and centered around them (miracle-working faith, charismatic speech, and theological understanding), but weak on those that are for the benefit of those outside.”¹⁰ Paul encourages them to excel in this act of grace, which is evidence that believers are to be active and not passive in this spiritual discipline. The Corinthians act of giving is one way to show true love and faith. Paul tells them that their financial gift will “prove” their love is genuine to the churches. They should model the life of Christ: just as His poverty was to their benefit, their financial gift is a benefit to other believers as well as a blessing to them.

Paul continues to encourage the Corinthians to give—and to give generously. He uses the illustration of a farmer scattering seed. The farmer wishing to produce a large harvest will liberally spread the seed. The more seed sown, the more potential of a greater harvest (the less seed, the lesser harvest). This generous giving is to be done willingly and cheerfully. This echoes God’s generous heart throughout Scripture. The Lord does not want the tithe from an impure heart. He delights in tithes and offerings that flow from obedient devotion. Paul explains how the Lord will provide for them and supply all of their needs as they generously sow from their wealth. This blessing from God is not

⁸ Exod 35-36

⁹ 2 Cor 8:7

¹⁰ Paul Barnett, *The Second Epistle to the Corinthians*, The New International Commentary on the New Testament (Grand Rapids: Eerdmans, 1997), 403.

simply bring material blessing for the benefit of the giver but to supply the giver with more to give.¹¹ Their faithfulness in giving is a direct result of their obedience to the gospel of Christ. Paul quotes Psalm 112:9 and uses Christ as the example for believers. Barnett states, “Paul appears to be saying that their obedience, rising from a confession of Christ, which in turn arises from the gospel of Christ, is directed to Christ.¹² Their faithfulness in giving results in glorifying God.

The act of giving not only expresses love for God and others but also demonstrates spiritual maturity that denotes a changed life. Paul, in Ephesians, encourages the believers to put off the old self and to put on the new self. He lists several works of the flesh, one of which is stealing. Paul, in Eph 4:28, encourages those who lived a life of robbery to put that behavior away and to adopt the Christ-like behavior. It is interesting to note that the opposite of stealing is not the absence of stealing but rather giving. Paul follows his command to stop stealing with the admonition for the person to get an honest paying job to be a blessing to others. Harold W. Hoehner states, “The purpose of the hard work goes beyond just providing food and shelter for one’s own needs . . . Paul emphasizes that the principal motivation should be to help meet the material needs of those in the Christian community.”¹³ This change in attitude is the result of a conversion to Christ. Similarly, Andrew T. Lincoln states, “When this ethical sentence is taken as a whole, it illustrates beautifully the radical change involved in the call to put off the old humanity and put on the new.”¹⁴ This new life in Christ produces a change that results in the desire to give rather than take. Again, Lincoln explains the

¹¹ 2 Cor 9:10 “He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness.”

¹² Barnett, *The second Epistle to the Corinthians*, 446.

¹³ Harold W. Hoehner, *Ephesians: An Exegetical Commentary* (Grand Rapids: Baker, 2002), 304.

¹⁴ Andrew T. Lincoln, *Ephesians*, Word Biblical Commentary, vol. 42 (Dallas: Word, 1990), 304.

following:

Exhortations to share with the poor and needy are not uncommon in early Jewish and Christian literature . . . In Rom 12:13 Paul had urged, ‘Contribute to the needs of the saints:’ (cf. also 2 Cor 8,9). Given the context, the needy person here in Eph 4 is also likely to have been thought of primarily, though not necessarily exclusively, as within the church. So theft and indolence cause damage to Christ and his body, whereas work, by enabling the worker to aid the needy, builds up the body of Christ.¹⁵

Paul’s command for the thief to now give to the Christian community is further evidence for the importance of biblical financial stewardship.

Giving Honors God

Every believer should desire to bring honor to the Lord. If the average Christian were asked, “How can one honor the Lord?” the subject of tithing, or first-fruit giving may be one of the least mentioned methods if not altogether left out. Many Christians would say that living a life free from sin, reading the Bible, sharing their faith, showing the fruits of the Spirit, etc. would bring honor to God. There is only one time in the Bible, however, that specifically tells how to honor the Lord. That statement is in Prov 3:9 which says, “Honor the Lord with your wealth and the first fruits of all your produce.” Obviously, this is not the only way the Bible speaks of how a Christian can honor the Lord, but it is significant to note that giving is a specific way to honor the Lord. The context of this verse is within a larger teaching of Solomon to his son. He is instructing his son in how to live a life of wisdom in the fear of the Lord. To fear the Lord is the beginning of wisdom and to walk in wisdom is to please the Lord. The son should treasure the teaching of the father and write that teaching on his heart. It is the instruction in the way of the Lord that leads to life and protection. The son should trust in the Lord with all his heart and refuse to lean on his own understanding: the wisdom of God must guide his path.

¹⁵ Lincoln, *Ephesians*, 304-305.

Solomon tells his son to honor the Lord by giving financially. Bruce Waltke says, “Honor (*kabbed*), whose root *kabed* means ‘to be heavy,’ signifies to esteem a person as having value and to declare him such to give him social weight or prominence. Here that declaration is made not in a speech act but in the concrete act of presenting tribute to him *from your wealth*.”¹⁶ Faithful financial giving declares one’s trust and thankfulness to the Lord and gives Him his due respect. Michael Fox interprets wealth to be his movable wealth such as metals and other merchandise that is distinct from real estate and one’s own crops and husbandry.¹⁷ This would be his liquid resources. The son is not only to give of his wealth but also to bring his first fruits of produce to the temple. Solomon directs contributing offerings to the temple from the entire range of his property.¹⁸ The faithful act of giving financially to the Lord proves devotion and trust in the Lord, which bring him honor.

The book of Samuel also provides another example of honoring the Lord through giving of tithes and offerings. First Sam 2 begins with Hannah’s prayer of praise for the blessing of her son, Samuel. After she weaned the young boy, she brought him to the temple at Shiloh, where she and her husband brought an offering before the Lord and dedicated their son to the service of the temple to live with Eli, the High Priest. Eli and his corrupt sons (Hophni and Phinehas) are juxtaposed with the devout young boy, Samuel. Eli’s sons are described as “worthless.” They did not know, or obey, the Lord: Their attitudes and actions toward the tithes and offerings revealed their cold heart toward God. Hophni and Phinehas extorted the meat brought for the sacrifice. Ralph Klein notes,

¹⁶ Bruce Waltke, *The Book of Proverbs: Chapters 1-15*, The New International Commentary on the Old Testament (Grand Rapids: Eerdmans, 2004), 247.

¹⁷ Michael Fox, *Proverbs 1-9*, The Anchor Bible, vol. 18A (New York: Doubleday, 2000), 151.

¹⁸ Fox, *Proverbs 1-9*.

According to Priestly legislation in the Pentateuch, the clergy were to receive the breast and the right thigh of sacrificial animals (Lev 7:28-36) while, according to Deuteronomy, they were to receive the shoulder, the two cheeks (or jowls), and the stomach of any sacrificial ox or sheep (18:3). At Shiloh, apparently, an alternate system was followed, in which the attendant would thrust a fork into the boiling pot and pull up for the priest whatever stuck to his fork.¹⁹

They refused to follow the “pot luck” system. The sons had their attendants coerce the people to give the fatty portions of the meat before it was boiled in the pot. The Bible says in 1 Sam 2:17, “Thus the sin of the young men was very great in the sight of the Lord, for the men treated the offering of the Lord with contempt.” By demanding they get their share of the best portions of the meat “before” it was offered to the Lord, they showed contempt and disrespect for the Lord. They did not honor, or esteem highly, the Lord; instead, they dishonored the Lord.

Eli hears of the sins of his sons and warns them of their sin. He reminds them that, if a man commits a sin against another man, then God will mediate for him, but, if a man sins against God, then no one will intercede on his behalf. Eli understands that they are sinning not only against the people of Israel but also against the Lord. Eli’s sons continue to do evil in the sight of God while Samuel continues to grow in favor before God.

The Lord sends a man of God to deliver a message to Eli. The prophet reminds Eli of God choosing his family to serve as priests. The Lord speaks through the prophet and asks, “Why then do you scorn my sacrifices and my offerings that I commanded for my dwelling, and honor your sons above me by fattening yourselves on the choicest parts of every offering of my people Israel?”²⁰ The Lord asks Eli a profound question because it shows that the Lord is offended by their abuse and self-gratifying use of the offering. God accuses Eli of honoring his sons over him. Eli had a higher view of his sons than the Lord because he allowed his sons to steal from the Lord’s first part. Why did Eli allow

¹⁹ Ralph Klein, *1 Samuel*, Word Biblical Commentary, vol. 10 (Dallas: Word, 1983), 25.

²⁰ 1 Sam 2:29

this to happen? What made Hophni and Phinehas eat the best part of the meat rather than offering it to the Lord? The reality is that they had no love or respect for God. They did not understand the holiness of God nor had the desire to honor God.

The result of their dishonor was the death of the two sons and the removal of the priesthood from the family line of Eli. David Tsumura says,

In For those who honor me I will honor, kî states the reason for the utterance “far be it from me!” According to Olyan, the rest of the phrase illustrates ‘the ideal expectations of reciprocal honor’ in the covenant relation as expressed here by Yahweh who is ‘the suzerain par excellence in Israel’; see also on 2 Sam 19:6. As a faithful observer of this covenant, the Lord will surely honor those who honor him and set their minds on “his kingdom and his justice” before everything else (Matt 6:33; see NEB).²¹

The abuse of the offering was a clear sign of dishonor. The Lord will raise up a faithful priest who will do according to what is in his heart and mind.²² This priest will be one that will honor his great name.

The priests of Malachi’s day were no better than Hophni and Phinehas. The reforms that Nehemiah set in place were short-lived. They agree to follow the Lord by refusing to inter marry, observing the Sabbath, and bringing true worship back to the temple through giving of their tithes and offerings. The prophet Malachi sees the corruption of the people and declares a word from the Lord to the people of God. Malachi begins his message by reminding them of God’s covenantal love. The Lord chose them as his special people: he is their father; he loves them. The people, however, did not love God in return; they violated all they promised.

In Mal 1:6, the Lord begins by making this statement: “A son honors his father, and a servant his master.” Pieter Verhoef says, “This statement is fully in accordance with the Decalogue (Exod 20:12: Deut 5:16) and with the general custom (cf. Sir 3:2-16), even among other Semitic peoples (the Code of Hammurabi). Nobody would

²¹ David Tsumura, *The First Book of Samuel*, The New International Commentary of the Old Testament (Grand Rapids: Eerdmans, 2007), 142.

²² 1 Sam 2:35

justly deny it.”²³ Even pagans know that a son is to give honor to his father. The Lord is appalled that they do not honor him or fear him; instead, they despise his name by offering polluted food, blind, lame, or sick animals upon the Lord’s altar. Andrew Hill says, “It seems likely that the prophet intends the bronze altar of sacrifice located in the east courtyard anterior to the sanctuary. The suffixed personal pronoun (“*my* altar”) is a *genitive of inalienable possession*, signifying that the bronze altar of sacrifice belongs intrinsically to Yahweh—not to the priests who serve there.”²⁴ They show total disdain for the Lord by not only bringing unworthy offerings to him but also offering them on his very own altar, which demonstrates a total lack of respect or honor.

The Lord continues his charge against the priests by asking them if they would present the same offerings to their governor. The obvious answer to that rhetorical question was, “No!” The priest, much the same as Eli, showed contempt for the Lord by favoring man over God. They were unwilling to give the governor the sickly animals as a contribution but were willing to present them to the Lord—their Father and Master. The Lord considered their action as “evil.” Neglecting the tithe and offering by giving less than the best unto his great name was unacceptable. The Lord refuses to accept this type of offering and informs them that they will be cursed rather than blessed. Why? Because he is a great King and he will be feared among the nations.²⁵ God will not allow his people to dishonor him. The Lord, as their Father and Master, deserves their ultimate allegiance, respect, and honor. He calls them to repentance and tells them that, if they would quit robbing him and bring the whole tithe into the storehouse, then he would bless them by protecting them from destruction and supplying all their needs. How were the people robbing God? They were robbing His glory—His honor.

²³ Pieter Verhoef, *The Books of Haggai and Malachi*, The New International Commentary of the Old Testament (Grand Rapids: Eardmans, 1986), 211.

²⁴ Andrew Hill, *Malachi*, The Anchor Bible, vol. 25D (New York: Doubleday, 1998), 177.

²⁵ Mal 1:14

The way believers handle their money is important to the Lord. Solomon knew the importance of honoring the Lord with one's wealth and the first fruits of the produce. Sadly, Eli and his sons did not understand this biblical principle and neither did the priests in Malachi's day. They put their selfishness and greed over their sacrifice and generosity to a benevolent King who was their Father.

Giving Supports the Work of God

Perhaps some Christians feel that giving tithes and offerings is not necessary because the Lord does not need their money. They have an immature understanding of biblical financial stewardship. The Lord receives honor and advances His kingdom to a lost world through tithes and offerings. The ministry and work of the Lord is carried out through His redeemed people and funded by their financial faithfulness.

The Lord delivered the Hebrews from the hand of Pharaoh by his might and power. The Lord was their Redeemer, Savior, Deliverer, and Father. The Hebrews were to love him above all and have no other gods before him. Their devotion should be to him and his kingdom. The Lord separated them from all the people of the earth to be a nation of priests among the Gentile nations. They should bring light and hope to a lost world. The Lord gave laws and statutes for them to follow so that they might live out their calling before the face of God. The twelve tribes of Israel gathered as a people and were assigned duties and obligations. God spoke with Moses and gave him the plans for the tabernacle for God to dwell among his people. He separated the tribe of Levi to carry out the service of the sacrifices. The Lord instructs the Levites, in Num 18, as to the purpose and procedure for receiving tithes and offerings.

One purpose of the tithes and offerings is provision for Aaron, the priests, and the Levites, who should serve in the tabernacle on behalf of the people of Israel in order to safeguard the people from encroaching the Lord and bringing judgment on the nation. Thus, they carried the burden of receiving the judgment of God if the people were to

defile the tent of meeting. Aaron and the priests served the sanctuary and the alter, while the Levites took care of everything else about the tabernacle. The provision for the priests and Levites for their duty of service and heavy responsibility was the tithe. The people's faithfulness to the tithe allowed the priests to continue their service at the tent of meeting. The people did not give their tithe to the priests and the Levites; they gave their tithe to the Lord (Num 18:12, 24). They give their tithe to the Lord, but the Lord gave the tithe to the priest and Levites. The Levites also gave a tithe to the Lord. After the Levites set aside the tithe for the priests, the remainder was considered a wage in exchange for the work in the tent of meeting.²⁶ The neglect of the tithe would hinder the work of God. The Levites did not inherit a portion of the promised land and were dependent on the Lord and the financial obedience of God's people.

Paul recognized this pattern and expected it to continue in the church community. In 1 Cor 9, Paul is defending his apostleship and his right to receive financial contributions from the people of God. He uses the illustration of a soldier and a farmer. The soldier does not serve at his own expense nor does the farmer deny himself the fruit of the harvest. Paul then goes on to say in 1 Cor 9:8-11,

Do I say these things on human authority? Does not the Law say the same? For it is written in the Law of Moses, "You shall not muzzle an ox when it treads out the grain." Is it for oxen that God is concerned? Does he not certainly speak for our sake? It was written for our sake, because the plowman should plow in hope and the thresher thresh in hope of sharing in the crop. If we have sown spiritual things among you, is it too much if we reap material things from you?"

Even though Paul does not exercise this right among the Corinthian church—it is still his right, nonetheless. He further states, "Do you not know that those employed in the temple service get their food from the temple, and those who serve at the altar share in the sacrificial offerings? In the same way, the Lord commanded that those who proclaim the

²⁶ Timothy Ashley, *The Book of Numbers*, New International Commentary on the Old Testament (Grand Rapids: Eardmans, 1993), 360.

gospel should get their living by the gospel.”²⁷ Paul makes it clear that the Lord expects the people of God to financially support the mission of God. C. K. Barrett states,

It is seldom that Paul quotes words of the Lord. He refers to them here because he means to build up a particularly strong case for a practice which he himself does not apply (so far is he from taking the teaching of Jesus as a new *halakah*). Reason and common experience; the Old Testament; universal religious practice; the teaching of Jesus himself: all these support the custom by which apostles (and other ministers) are maintained at the expense of the church which is built up by their ministry.²⁸

Just as the Israelites were to give their tithes to the Lord to support the Levites and the work of God, Christians are to give their tithes to the Lord to support the ministers and the work of God.

The restoration of the tithe and offerings, in Neh 10-13, is another example of God expecting the financial obedience of God’s people to accomplish his kingdom work on earth. Nehemiah set out on a campaign to rebuild the walls of Jerusalem. After the completion of the wall, Ezra read from the Law and the people of Israel gathered as one man. The reading of God’s word brought conviction, repentance, and celebration. They realized their failures as a people in not obeying the Word of God. They immediately celebrated the Feast of Booths and vowed to follow the commands of the Lord; one of those reforms was biblical financial stewardship. The people realized their sacred responsibility in giving tithes and offerings to support the ministry of the Temple. The religious life of the Hebrew people centered around the temple. The temple worship was a central gathering that united the Jewish families who had returned from exile, and their obedience to the Law bound them not only to the Lord but also to one another. This revived commitment to the Lord was not a legal obligation but a living reality to them because, with the renewal of the covenant, they came into a living relationship with the Lord.²⁹ The giving of tithes and offerings to ensure the ministry of God’s people was

²⁷ 1 Cor 9:13-14, see also Matt10:10, Luke 10:7, and 1 Tim 5:18

²⁸ C.K. Barrett, *The First Epistle to the Corinthians*, Black’s New Testament Commentary (Peabody, Mass: Hendrickson, 1993), 208.

²⁹ Charles F. Fensham, *The Books of Ezra and Nehemiah*, The New International Commentary

viewed as a blessing and not a burden because they did not want to neglect the house of their God. The people made the necessary changes and supported the work of God's mission.

The reform, however, did not last long. The hearts of the people moved away from God and, once again, a priest of God dishonored the Lord through the abuse of the tithes. After Nehemiah's departure, Eliashib prepared a large room for Tobiah and allowed him to live in the place where the tithes and offerings were stored for the Levites. This caused the Levites, singers, and gatekeepers to go back to their fields since they were not able to receive financial assistance. When Nehemiah returned to Jerusalem, he was outraged at what he observed and asked, "Why is the house of God forsaken?"³⁰ He cleaned out the furniture of Tobiah that profaned the storehouse and called for all Judah to bring the tithes in order to restore the work of God's mission. Hugh Williamson states, "It is sufficient to observe that, according to Neh 13:10-13, it was by this time understood that tithes were a regular payment for the support of the Levites and that in this pledge the community undertook to meet this responsibility."³¹ Because the people did not bring their tithes to the storehouse, the Levites were unable to perform their duties. They were forced to return to the fields to provide for their families. The sacred duties were forsaken, and the people, once again, walked in disobedience. Nehemiah corrected their disrespect for God and his kingdom work by reinstating the tithe. Biblical financial stewardship was one of the keys to fulfilling the work of God among his people and to the nations. The same principle is true for today. Christians should honor the Lord through financially supporting the kingdom work of the gospel.

The building of the tabernacle is another example of God's people using their

on the Old Testament (Grand Rapids: Eerdmans, 1983), 241.

³⁰ Neh 13:11

³¹ Hugh Williamson, *Ezra, Nehemiah*, Word Biblical Commentary, vol. 16. (Waco, TX: Thomas Nelson Inc, 1985), 338.

financial resources to carry out the mission of God. The Lord gave Moses instructions to build the tabernacle for his dwelling among his people. Moses obeyed the command of God and called for those with generous hearts to bring an offering of gold, silver, bronze, and any necessary material to construct the tabernacle.³² This offering is a display of dedication and devotion to the Lord. The people respond with so much generosity that Moses stops them from bringing more contributions.

An interesting fact about the construction of the tabernacle is that God invites his people to participate in his kingdom work. Yahweh is their God; they are his people. The Lord gives detailed instructions concerning the dimensions and materials for the project. God designs the project, yet he calls his people to invest their time, skill, energy, and resources to complete the task. God, though he is all-powerful and needs nothing from man, invites the heart and hand of mankind to accomplish his divine task. Biblical financial stewardship is one of the key components in carrying out the work of God. He used the resources of his people to build his holy tabernacle so that his name might be glorified.

This same principle is at the heart of Paul's request for the church at Corinth to collect an offering for the Jerusalem church. The Christians in Jerusalem were suffering from financial hardships, and it was the love and obedience of God's people to use their financial resources to support the work of God in Jerusalem. Paul reminds the Corinthians that their obedience to giving will not go unnoticed by God, who loves a cheerful, generous, giver. The one who sows generously will reap generously, and the one who sows sparingly will reap sparingly. The Corinthians, like the people in Moses' day, had the opportunity to invest in the kingdom work of God.

What a wonderful privilege God allows for Christians to join in the missional work of God. The same opportunity that was given to Moses and Paul is afforded to the

³² Exod 35:5-9

believer today. The Christian should lovingly obey the Word of God with their financial resources. The giving of tithes and offerings is the method God uses to care for his ministers. God's people are to support the financial need of their pastor or pastors so they can dedicate themselves to the work God has called them to for the good of his church. The church must also give to help send out his missionaries around the world. God commissions the church to take the gospel to the ends of the earth. This gets accomplished through the financial faithfulness of God's people. God's people are responsible for providing the necessary financial needs for the construction and upkeep of the church building and grounds. The gathering of the saints to worship the Lord is of the utmost importance for the people of God, who are responsible for caring for the needs of others so that the name of Jesus might be made known. Indeed, the Lord uses more than our finances to complete His work, but He does not use any less than our financial resources. In both the Old and New Testament the Lord expects His people to practice biblical financial stewardship for His kingdom work. God invites the believer to partner with a Holy God to reveal his holiness to a lost world.

Giving Blesses the Believer

“But seek first the kingdom of God and His righteousness, and all these things will be added to you.”³³ Jesus gave these words of instruction to his disciples. He told them not to worry about the material things of this life, such as food and clothing. He reminds them that the Lord knows all that they need and will supply all their needs as they make the kingdom of God their highest priority. God's kingdom should be above their own kingdom. The Lord is to be honored above all, and His mission must be their mission. Their obedience to the kingdom would bring the blessing of God.

The book of Proverbs makes a similar promise. Solomon encourages his son to

³³ Matt 6:33

trust in the Lord with all his heart, to not lean on his own understanding, and to acknowledge the Lord in all his ways. The blessing is that the Lord would make his path straight so that he might walk in the way of God without tripping over the snares of the wicked. He continues to instruct his son in the way to honor the Lord. He should honor the Lord with his wealth and the first fruits of all his produce. If one were to rely on his or her “own” understanding, it might make more sense to keep the best of the harvest and store the wealth for oneself. This, however, would be relying on man’s wisdom rather than God’s wisdom. The Lord asks us to trust his way above our way—to seek his kingdom before our kingdom. The Lord calls us to honor him with our wealth before we spend it in any other way. The reward for putting his kingdom first is the blessing of God. Solomon tells his son that, if he honors the Lord with his wealth, then the Lord will fill his barns with plenty, and his vats will overflow with wine. God will have a productive harvest, and God’s hand will protect and bless the sowing and reaping of the faithful.

Waltke says,

The argument assumes that the Creator of life will regard the true worshiper by sustaining his life. The chiasmic parallel, *with new wine*, functions as a merism with “plenty” for a full and adequate supply of food and drink. . . The yield of juice envisioned here is so great that several collecting pools will be needed for the wine, which was produced without trampling! *Will overflow* means that it will break out of the confining rock tub. The Creator rewards the true worshiper more than a hundredfold.³⁴

The proverb of God is clear: If you honor me with your wealth, I will honor you with my wealth. The Lord will provide a bountiful harvest and supply more than enough provision for the faithful. Jesus promised that if believers place his kingdom first, then the Lord will supply all that they need for life. Seeking the kingdom of God certainly involves more than tithes and offerings, but it does not involve less than tithes and offerings.

The book of Malachi promises the same blessing over the tithe and offering. The Lord, in Mal 3:7, reminds them of their history of unfaithfulness and calls the people

³⁴ Waltke, *The Book of Proverbs*, 248.

to repent and turn to him. They ask the Lord how they can return to him. His answer is a question, “Will a man rob God?” They ask, “How have we robbed you?” The Lord answers, “In tithes and offerings.” It is significant to note that the manner in which God said for the people to return to him was through the obedience of biblical financial stewardship. What were they robbing from God through their neglect of the tithe and offering? They were robbing God of his honor and his kingdom work. They were not “seeking first” the kingdom of God or supporting the work of God. Their lack of their financial faithfulness revealed their disregard for the Lord and his mission. One act Nehemiah took in restoring the honor of God was reestablishing the obedience to the tithe. After his departure, the people began neglecting the tithe and offerings, which caused the Levites to neglect their duties at the temple. Verhoef states,

The period between Nehemiah’s first and second visit to Palestine must be considered the historical background of Malachi’s complaint that the people are robbing God, because they neglected the compulsory contributions, consisting of tithes and offerings. After the time of Nehemiah and Malachi the paying of tithes remained in force.³⁵

The tithes and offerings they withheld was to serve the Levites and the upkeep of the Temple. The Lord wants the full tithe to return to his storehouse. Their lack of biblical financial stewardship brought cursing upon their lives. They should return to their first love and put his name above all and ensure that there is food in his house. The expression “food in my house” refers to that share of the tithe used to support the livelihood of the priests and Levites (Num 18:21–32).³⁶ God is jealous of his name, and the people were disrespecting the Lord and failing to show him honor and declare his glory to the nations. If the nation wanted to experience the blessing of God, then they had to practice biblical financial stewardship.

The Lord challenges the people to test him and see if he will not prove himself

³⁵ Verhoef, *The Books of Haggai and Malachi*, 304.

³⁶ Hill, *Malachi*, 310.

faithful. They are promised such a blessing that they will have all they need and even a surplus for their well-being and the good of the entire community. The Lord will protect them from the locust and ensure the proper rainfall for a full and abundant crop. This blessing is to cover the people of God for the purpose of honoring the Lord. The nations will see their land and the bounty of their land and know that the God of the Hebrews is a great God. This blessing is a physical blessing that supports their daily needs, but it is also a spiritual blessing that brings light to the nations. Thus, biblical financial stewardship does bring blessing to the believer but, more importantly, brings glory to the Lord.

The truth of God's blessing should not be our motivation to practice biblical financial stewardship, even though this is in the Bible and should not be ignored. The promises of Jesus are primarily heavenly blessings rather than earthly blessings, though there are promises of physical blessing. One difficulty is the definition of blessing. The material blessing promised in the Bible is provision of our physical needs, not our culture's definition of affluence. Jesus says in Matt 6:19-21, "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. For where your treasure is, there your heart will be also." Jesus goes on to say in verse 24, "No one can serve two masters, for 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 God and money." Jesus focuses on the heart of the financial issue. You can serve God, or you can serve money—but you cannot serve both. He uses the word love and hate and devoted and despise. These are words of affection; they reveal the heart. To "be devoted" to something means that you maintain loyalty to a person, object, or cause. Devotion is an act of worship that proves one's true commitment. Jesus, therefore, makes it clear that a person who does not have a proper perspective on biblical financial stewardship is guilty of committing idolatry. A person

who places their devotion to money and the things it can buy reveals where their heart is set. The Christian should love Jesus and his kingdom more than his or her personal kingdom. The proper order of using our finances results in honoring God, building his kingdom, and blessing the believer. The person, using their finances to honor God, will be blessed by the Lord.³⁷ The Lord blesses at times with temporal blessing as well as the promise of eternal blessings.

The Bible speaks on many issues that concern our daily life, and one of those is money. Tithing and the importance of biblical financial stewardship are difficult to communicate to the modern church without suspicion of ulterior motives. The preacher feels a real tension in the pulpit when communicating the importance of tithes and offerings. The god of mammon is present, and the deception of wealth is real. The Bible, however, speaks of the importance of how Christians relate to money. The Lord gives us the ability to get wealth and expects us to use wealth to honor him. The evil is not in possessing money but rather being possessed by money. That is why Christian must realize the proper biblical perspective on financial stewardship. The giving of tithes and offerings is a biblical principle throughout the entirety of Scripture and one way that we show honor to the Lord. God carries His gospel mission to the world through financial faithfulness. Finally, the Lord honors those who honor him and blesses the giver in a greater way than he could ever bless God. May the church become a faithful community who honors God with a heart of obedient devotion to bring the full tithe and offerings to their King.

³⁷ Matt 6:3-4 But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. And your Father who sees in secret will reward you.

CHAPTER 3

THEORETICAL, PRACTICAL, AND HISTORICAL PERSPECTIVES ON TITHING

In the last book of the Old Testament, God called his people to repentance for neglecting the tithe and offerings and other offences. In Fact, the Lord called them robbers and pronounced they were “cursed with a curse.”¹ One wonders if the modern-day American church is not under the same curse. The number of people in debt and the amount of debt among the people in America and in our churches (even though we live in a nation of abundance and prosperity) is staggering to say the least. Consider the following research:

44% of Americans do not have enough cash to cover a \$400 emergency

43% of student loan borrowers are not making payments and nearly half with federal loans are behind or in deferment.

38% of U.S. households have credit card debt with the average balance of \$16,048 with an APR of 16.47%.

56% of American adults have less than \$10,000 saved for retirement with 1/3 of American adults having \$0 for retirement.²

Adults in America are not experience blessing with their finances. The lack of fiscal responsibility and poor money management by millions of people is a curse that is passed down from generation to generation. The financial future for those entering college does not look any brighter:

The average soon-to-be college graduate has 1.35 credit cards.

¹ Mal 3:8-9.

² Dani Pascarella, “4 Stats that Reveal How Badly America is Failing at Financial Literacy,” Forbes, accessed June 4, 2019. <https://www.forbes.com/sites/danipascarella/2018/04/03/4-stats-that-reveal-how-badly-america-is-failing-at-financial-literacy/#29f3dc882bb7/>.

33% have made an overdue payment and 31% have maxed out their cards. Americans hold over \$1 trillion in credit card debt.³

Enslavement to debt and the misuse of money affect the non-believer and believer alike. Christian families, marriages, and the churches they attend suffer from poor financial stewardship. Research conducted from the Non-Profit Source discovered the following:

Only 5% of Christians tithe, and 80% of Americans only give 2% of their income. Christians are giving at 2.5% of income; during the Great Depression it was 3.3%. The average giving by adults who attend US Protestant churches is about \$17 a week. 37% of regular church attendees and Evangelicals do not give money to their church. 17% of American families have reduced the amount that they give to their local church. 7% of church goers have dropped regular giving by 20% or more. For families making \$75k+, only 1% of them gave at least 10% in tithing.⁴

The same question asked in Malachi can be asked of the American church: “Will a man rob God?” The answer is an affirmative yes. Americans during the Great Depression gave more in that time of poverty than in the current time of financial prosperity. Only 5% of Christians tithe, and the average Protestant Christian gives \$17 a week. The spirit of generosity is on the decline among the people who sit in our pews. The good news, however, is that the statistics show promise among those who tithe. Seventy-seven percent of those who tithe give 11%-20% or more of their income, far more than the baseline of 10% and seven out of ten tithers do so based on their gross and not their net income.⁵ Those who understand and practice a biblical model of financial

³ Debt.com, “Personal Finance Statistics,” last modified July 16, 2020, <https://www.debt.com/statistics/>.

⁴ Non Profit Source, “The Ultimate List for Charitable Giving Statistics for 2018,” NP Source, accessed June 4, 2019, <https://nonprofitssource.com/online-giving-statistics/>.

⁵ Non Profit Source, “The Ultimate List for Charitable Giving Statistics for 2018.”

stewardship become generous givers to the kingdom of God.

The question is, do we see money as God's gift that he has given us to steward and, if so, does God provide a guide in how we should steward his money? Scripture alone is the basis for our beliefs for biblical financial stewardship. However, history can give us insight into the thoughts and practice of the church fathers and those in the reformed tradition by showing us how the church interpreted the Scriptures concerning financial stewardship up to this current era. A study of history reveals that the question of a ten percent expectation of giving was debated then, just as it is today. Some church fathers, and even Christians today, see biblical financial stewardship as recognizing that all one owns belongs to the Lord, and the amount to give back to the Lord is based upon the generosity of their own hearts. Many pastors and teachers throughout church history believed that everything that man has is from the Lord, yet God has provided a standard of the tithe by which his children can show honor to him.

The Early Church Tradition

The teaching of tithing in the early church era is disputed among many church historians. Some argue that the Apostles and the early Christian leaders following the Apostles did not practice or teach tithing. However, Paul did instruct churches to give based on the OT tithe principle of ten percent giving, to ensure the minister of the Word was rightly compensated. Reggie Kidd states,

Paul called the Corinthians "God's building," indeed "God's sanctuary," the "sanctuary of the living God." The churches obligation, therefore, to support its ministers is more than a matter of general reciprocity—of sowing of "spiritual things" rightly yielding a return of "material things." Paul likened gospel ministers to Levites and priests of the old covenant who "perform the temple services" and thus "eat the food from the temple." Implicitly, Paul applied the typological significance of temple tithes in support of Jesus' directing that "those who preach the gospel should earn their living by the gospel."⁶

Paul admonishes the church in 1 Tim 5:17-18 to count the elders who rule worthy of

⁶ Preissler, *Perspectives on Tithing*, 114.

double honor, especially those who labor in the Word and doctrine. He then states, “You shall not muzzle an ox while it treads out the grain,” which is a quote from Deut 25:4. Paul obviously believes that the principle still applies to the NT church. He uses the same Scripture reference to the Corinthian church and states, “In the same way, the Lord commanded that those who proclaim the gospel should get their living by the gospel. Furthermore, Paul was a self-proclaimed man of “the law.” He said in Acts and Philippians that he was a Pharisee and that he was, as to one who followed the law, blameless. Paul would not likely call himself a Hebrew of Hebrews and a man blameless towards the law if he did not practice tithing. After Paul’s conversion, he did not separate himself from his Jewish brothers. Though he realized that salvation was a gift of God and that circumcision of the flesh did not earn the right to be a child of God, he still attended Jewish temples and did observe a Jewish vow.⁷ Paul’s Jewish background most certainly gave Paul a principle of giving, and that standard would have been the tithe.

The Apostolic teaching is the foundation of the Christian faith. The writings of the NT, along with the OT, shape and form all that the church is to believe and obey. The Church Fathers took the teachings of the Apostles and used them to continue building the Kingdom of God. The early writings in church history reveal that people interpreted passages of Scripture as varying as they do today. The teaching on tithing is one subject that garners differing opinions. Some Church fathers did not teach a specific ten percent, while others did teach a tithing principle. The one common denominator is that all the Church fathers believed that Christians should be generous with their material possessions; thus, they all taught giving.

Evidence suggests that some Church fathers used the principle of the tithe to instruct people to give. Clement of Rome is one of the earliest Church fathers who wrote

⁷ Paul would often go to the temple on the Sabbath and when invited to share the truth of Jesus. He did have Timothy circumcised for the sake of the gospel. He observed a Jewish vow in the book of Acts. His opposition was to the law meriting salvation, not the obedience to the law of God.

near the time the Apostle John died. Church historians and the Church father Eusebius believe Clement of Rome to be the individual that the Apostle Paul spoke of in his letter to the Philippian church. In his epistle to the Corinthians under the heading, “Let us preserve in the church the order appointed by God” he states the following:

These things therefore being manifest to us, and since we look into the depths of the divine knowledge, it behoves us to do all things in [their proper] order, which the Lord has commanded us to perform at stated times. . . . Those, therefore, who present their offerings at the appointed times, are accepted and blessed; for inasmuch as they follow the laws of the Lord, they sin not. For his own peculiar services are assigned to the high priest, and their own proper place is prescribed to the priests, and their own special ministrations devolve on the Levites. The layman is bound by the laws that pertain to laymen.⁸

Clement of Rome expects that a collection of offerings is to be part of the church service. He does not argue that giving must be a tithe, but he does relate it to the law of the Levites and views the obedience of this practice as honoring God and his law. This reference to the Levites would infer the giving of tithes.

In “Against Heresies,” Irenaeus uses the OT giving of oblations as the principle for giving among Christians. He recognizes that OT saints gave unto the Lord and that NT saints are to follow in their example. He teaches that giving to the Lord displays the believer’s honor and affection to the Lord. Irenaeus states, “We are bound, therefore, to offer to God the first-fruits of his creation, as Moses also says, ‘Thou shalt not appear in the presence of the Lord thy God empty;’ so that man, being accounted as grateful, by those things in which he has shown his gratitude, may receive that honour which flows from Him.”⁹ He goes on to say that the oblations have not been removed for the Christian but remain for the NT believer. The change that occurred for the believer is that they now give as free men rather than slaves. Furthermore, Irenaeus states, “. . .

⁸ Clement of Rome, *The First Epistle of Clement to the Corinthians*, in vol. 1 of *The Ante-Nicene Fathers* ed. Alexander Roberts, James Donaldson, and A. Cleveland Coxe (Buffalo, NY: Christian Literature Company, 1885), 16. Logos Bible Software.

⁹ Irenaeus of Lyons, *Irenaeus against Heresies*, in vol. 1 of *The Ante-Nicene Fathers The Apostolic Fathers* ed. Alexander Roberts, James Donaldson, and A. Cleveland Coxe (Buffalo, NY: Christian Literature Company, 1885), 484. Logos Bible Software.

those who have received liberty set aside all their possessions for the Lord's purposes, bestowing joyfully and freely not the less valuable portions of their property, since they have the hope of better things hereafter."¹⁰ He calls for the Christian to see all they own as worthy to the Lord and to give of their best to the Lord. They are not to give of the less valuable portions of their property; they are to give the best "portions" of their wealth. The concept of giving one's best to the Lord is found in the OT's idea of giving one's first fruits. Although Irenaeus does not argue for a ten percent tithe, the principle of giving generously to the kingdom of God has its roots in the principle of the OT first fruits. Their hope for the future blessings of God and the reality of the eternal Kingdom should lead them not to hold their material wealth as dear to themselves. They are to seek the Kingdom of God first with their wealth and life: This is the teaching of Jesus as well as OT scriptures.

Clement of Alexandria, a Christian theologian who taught in the school of Alexandria, taught the goodness of the law. He highlights the compassion and love of God through the gleaning laws for the poor and oppressed. He states,

You see how the law proclaims at once the righteousness and goodness of God, who dispenses food to all ungrudgingly. And in the vintage it prohibited the grape-gatherers from going back again on what had been left, and from gathering the fallen grapes; and the same injunctions are given to the olive-gatherers. Besides, the tithes of the fruits and of the flocks taught both piety towards the Deity, and not covetously to grasp everything, but to communicate gifts of kindness to one's neighbours. For it was from these, I reckon, and from the first-fruits that the priests were maintained. We now therefore understand that we are instructed in piety, and in liberality, and in justice, and in humanity by the law.¹¹

The law of God, according to Clement, proclaims the goodness of God's love, and the teachings of the tithe leads to a life of piety towards the Lord and compassion to others.

Many believe that the Church Fathers taught giving everything and that ten

¹⁰ Irenaeus of Lyons, *Irenæus against Heresies*.

¹¹ Clement of Alexandria, *The Stromata, or Miscellanies*, in vol. 2 of *The Ante-Nicene Fathers* ed. Alexander Roberts, James Donaldson, and A. Cleveland Coxe (Buffalo, NY: Christian Literature Company, 1885), 366. Logos Bible Software.

percent is not a standard for the NT believer. It is true that many of the Church fathers gave of all their resources and lived an extremely humble life, but that does not require a negative view of the tithe. Clement saw the beauty of God's law and the joy in obeying His law. In his sermon "Who is the Rich Man that Will be Saved?" he struggles with the tension in Jesus's teachings in which he calls some to give all of their resources to follow him (the rich young ruler) but does not require that same commitment from Zacchaeus. Clement notes that Jesus tells some to abandon their family and follow him, while others he commands to stay in their home villages. His conclusion is that the expectation of various levels of sacrifice and obedience is not the same for everyone.

All Christians are to love God with all their heart, but the practical application of that will look different to other believers. He views the handling of money within this lens. He rightly wonders how a person would be able to help the Kingdom of God or bless others if they gave away all their resources. He rejects the idea that wealth is evil and that Christians must rid themselves of financial resources. Instead, he taught that a person must have the proper outlook on money and steward it with the right heart. He states, "Riches, then, which benefit also our neighbours, are not to be thrown away. For they are possessions, inasmuch as they are possessed, and goods, inasmuch as they are useful and provided by God for the use of men; and they lie to our hand, and are put under our power, as material and instruments which are for good use to those who know the instrument."¹² Believers should practice biblical financial stewardship that will honor God, expand his Kingdom work, and bless those who are less fortunate.

Cyprian is one of the earliest Church fathers that specifically mentions the tithe as a standard for the Christian. In Cyprian's Epistle LXV, he writes to the presbyters, the deacons, and the people concerning the installation of clergy. He promotes the view that

¹² Clement of Alexandria, *Who Is the Rich Man That Shall Be Saved?*, in vol. 2 of *The Ante-Nicene Fathers* ed. Alexander Roberts, James Donaldson, and A. Cleveland Coxe, (Buffalo, NY: Christian Literature Company, 1885), 595. Logos Bible Software.

ministers are to be committed to the work the Lord without any secular obligations. The Levites serve as the example for the Christian minister. Cyprian states,

All which was done by divine authority and arrangement, so that they who waited on divine services might in no respect be called away, nor be compelled to consider or to transact secular business. Which plan and rule is now maintained in respect of the clergy, that they who are promoted by clerical ordination in the Church of the Lord may be called off in no respect from the divine administration, nor be tied down by worldly anxieties and matters; but in the honour of the brethren who contribute, receiving as it were tenths of the fruits, they may not withdraw from the altars and sacrifices, but may serve day and night in heavenly and spiritual things.¹³

Just as the Levites served the temple of God and received their livelihood from the tithes of the people of God, the Christian minister should serve the work of God and receive his wage from the church body. The faithfulness of God's people to the tithe enables the minister to fully commit a life of prayer, preaching, and spiritual matters. The Constitutions of the Early Apostles is another ancient source that expresses the same view of Cyprian. The Apostolic Constitutions 2.25 views the tithe as a command of God that is to be applied to the NT church by stating,

The Levites who served in the tabernacle of the testimony, which was in all things a type of the Church. Nay, further, its very name implied that that tabernacle was fore-appointed for a testimony of the Church. Here, therefore, the Levites also, who attended upon the tabernacle partook of those things that were offered to God by all the people,—namely, gifts, offerings, and first-fruits, and tithes, and sacrifices, and oblations, without disturbance, You, therefore, O bishops, are to your people priests and Levites, ministering to the holy tabernacle, the holy Catholic Church; who stand at the altar of the Lord your God, and offer to Him reasonable and unbloody sacrifices through Jesus the great High Priest.¹⁴

The teaching in this document also expresses respect for the bishop and those who minister on behalf of Christ through His church. Financial support through the giving of tithes is one way to show honor to the Lord and invest in the work of the Kingdom of God. Christians' genuine and willing obedience in biblical financial stewardship is one

¹³ Cyprian of Carthage, *The Epistles of Cyprian*, in vol. 5 of *The Ante-Nicene Fathers* ed. Alexander Roberts, James Donaldson, and A. Cleveland Coxe (Buffalo, NY: Christian Literature Company, 1886), 367. Logos Bible Software.

¹⁴ Constitutions of the Holy Apostles, *Of First Fruits and Tithes, and after what Manner the Bishop is Himself to Partake of Them, or to Distribute Them to Others*, in vol. 7 of *The Ante-Nicene Fathers* ed. Alexander Roberts, James Donaldson, and A. Cleveland Coxe (Buffalo, NY: Christian Literature Company, 1886), 409. Logos Bible Software.

that is blessed by God. It states in the Apostolic Constitutions 2.34, “The Lord will bless the works of thy hands, and will multiply the good things of the land. ‘For a blessing is upon the head of him that giveth.’”¹⁵

Augustine also believed that Christians should use their wealth for the purpose of God. He believed that money did not make one wicked but rather the heart of a man revealed what was within a man. Whether poor or rich, a person has the capacity to do good or evil. Augustine’s sermon on Matt 19:17 is titled “If thou wouldest enter into life, keep the commandments.” He examines the life of the rich young ruler and the desire for all of us to find life. The sad reality of the text was that the rich man that Jesus met loved his wealth more than he loved the Kingdom. He warns people of the dangers of loving the world more than the Kingdom of God. He does not, however, condemn the rich. He admonishes both the poor and the rich: the poor to not be prideful in their humility and the rich to not be boastful in their riches. Is the person devoted to God and His Kingdom? How does he or she view their wealth and use their wealth for the Kingdom? He calls attention to the statement Jesus made: “Unless your righteousness exceeds that of the Scribes and Pharisees you will not see the Kingdom of God.” The fact is that the Scribes and Pharisees brought tithes to the Lord. Augustine states,

He does not deal softly with us; for He is a physician, He cuts to the quick. “Except your righteousness exceed the righteousness of the Scribes and Pharisees, ye shall in no case enter into the kingdom of heaven.” The Scribes and Pharisees gave the tenth. How is it with you? Ask yourselves. Consider what you do, and with what means you do it; how much you give, how much you leave for yourselves; what you spend on mercy, what you reserve for luxury. So then, let them distribute easily, let them communicate, let them lay up in store for themselves a good foundation against the time to come, that they may hold on eternal life.¹⁶

Augustine called the Christian to examine his heart on giving and on what amount he is

¹⁵ Constitutions of the Holy Apostles, *Of First Fruits and Tithes, and after what Manner the Bishop is Himself to Partake of Them, or to Distribute Them to Others*, 412.

¹⁶ Augustine of Hippo, *Sermons on Selected Lessons of the New Testament*, in vol. 6 of the *Nicene and Post-Nicene Fathers* ed. Philip Schaff (New York: Christian Literature Company, 1888), 368. Logos Bible Software.

willing to give to God. He addressed the discourse between Jesus and the Pharisees on the topic of tithing in another sermon. The Pharisees thought they were righteous because they kept the outside clean, but the inside of their hearts was far from God. One of the righteous deeds they performed was tithing. Augustine notes that Jesus did not condemn them for their financial faithfulness. Their guilt was in their pride and the neglect of using their gifts for love, justice, and mercy. Augustine notes this concerning the Pharisees: “They tithed all they had, they took away a tenth of all their produce, and gave it. It is no easy matter to find a Christian who doth as much. See what the Jews did. Not wheat only, but wine, and oil; nor this only, but even the most trifling things, cumin, rue, mint, and anise.”¹⁷ Augustine makes this interesting comment: “It is no easy matter to find a Christian who doth as much.” He is appalled that many Christians are not as faithful as the Scribes and Pharisees. The Christian, to Augustine, should be giving no less than a tithe for the purpose of the Kingdom of God. A Christian’s financial faithfulness is an example of his or her devotion to eternal matters—one which the Lord will reward.

Another ancient document that supports the principle of the tithe through first fruit giving is the *Didache*, or the Teaching of the Twelve Apostles. It is one of the earliest documents from the first century that is a catechism for the church. Paragraph thirteen gives instruction in how to care for those who teach and preach the Word of God: “. . . every genuine teacher is, like the worker, worthy of his food. Take, therefore all the first fruits of the produce of the wine press and threshing floor, and of the cattle and sheep, and give these first fruits to the prophets, for they are your high priests.”¹⁸ The *Didache* includes the bishop and deacon as serving in the same capacity and deems them worthy of honor along with the prophet and teachers. R. C. Sproul states, “The *Didache* gives practical instruction for Christian living. In the *Didache*, the principle of the giving

¹⁷ Augustine of Hippo, *Sermons on Selected Lessons of the New Testament*, 435.

¹⁸ Michael W. Holmes, *The Apostolic Father in English* (Grand Rapids: Baker Academics, 2006), 170.

of the first fruits or the tithe is mentioned as a basic responsibility for every Christian.”¹⁹ This document, as well as writings from other early Church fathers, teaches that the habit of bringing one’s first fruits (tithes) was not out of a legalistic attitude toward the law of God but out of a genuine love for God and obedience to His Word.

The Reformation Tradition

The church, throughout history, experienced much growth and division, which spurred various movements and denominations. The Reformation challenged the Catholic church in an attempt to bring reforms to her but ultimately created the Protestant tradition. The Reformation is a movement that symbolically began with Martin Luther but, many would argue, continues today. Some in the Reformation tradition taught tithing as the proper practice for biblical financial stewardship. According to the “Evangelical Dictionary of Theology,” the early church prescribed a tithe as an absolute minimum of one’s total income, and the teaching of the tithe, though at times debated, continued up to the current day.²⁰

Also of the Reformation movement, John Calvin believed that Christians should fix their eyes upon the eternity of Christ and embark on a mission to use all they have for the glory of God. Known for his teaching and preaching and his mighty voice in the wave of the Reformation Movement, he also addressed the concern of money, people’s view of money, and the proper use of economic resources. He understood that creation and all that we have is a gift from the Hand of the Almighty. The Lord placed man in the position as a steward of his creation, which included financial stewardship. Calvin did not view money as evil or wicked, but he did warn of the enticement of wealth. In his commentary on Matt 6:24, he states, “Where riches hold the dominion of

¹⁹ R. C. Sproul, “The Money Issue,” *Tabletalk Magazine*, August 2009, 7.

²⁰ Walter A. Elwell, *Evangelical Dictionary of Theology* (Grand Rapids: Baker Book House, 1984), 1097.

the heart, God has lost his authority. True, it is not impossible that those who are rich shall serve God; but whoever gives himself up as a slave to riches must abandon the service of God; for covetousness makes us slaves of the devil.”²¹ How a person views and uses money reveals the true motive of his or her heart. Therefore, a person must have a proper theological view of stewardship that penetrates the heart towards financial faithfulness.

Calvin believed that tithing brings honor to God. According to Calvin, Abraham’s tithe to Melchizedek, was, in reality, a tithe to God. He states, “Abram offered the gift to God, in the person of Melchizedek, in order that, by such first-fruits, he might dedicate all his possessions to God . . . to do honour to his priesthood.”²² The example of Abraham is at the heart of the Christian motive to give unto the Lord—to bring honor to God by recognizing that all that one owns is his. The act of giving the first fruits (the first tenth) marked the remaining ninety percent as belonging to the Lord. Calvin’s understanding of Abraham’s tithe as a first fruits combines the tithe with first fruits giving. It is not a matter of having to choose between if God desires for us to give “all” of our resources or giving a portion of our resources; the act of giving the tithe, or first fruits, acknowledges the fact that God is the owner of all our resources.

Furthermore, Calvin taught that tithes were important to carry on the work of the Kingdom of God and to bless those who were poor. David W. Hall and Matthew D. Burton state, “Calvin realized that one of the essential aspects of wealth was for regular, charitable giving to be directed to one’s church, which would then care for many spiritual and social needs.”²³ The obedience in tithing to one’s local church, therefore, aids in the

²¹ John Calvin, *Commentary on a Harmony of the Evangelists Matthew, Mark, and Luke*, trans. William Pringle, vol. 1 (Bellingham, WA: Logos Bible Software, 2010), 337.

²² John Calvin, *Commentary on the First Book of Moses Called Genesis*, trans. John King, vol. 1 (Bellingham, WA: Logos Bible Software, 2010), 392.

²³ David W. Hall and Matthew D. Burton, *Calvin and Commerce: The Transforming Power of Calvinism in Market Economies* (New Jersey: P & R Publishing, 2009), 108.

obedience of the great commandment to love God and love others. The faithful obedience to the tithe in Calvin's day blessed not only the church but the entire community. Calvin admonished church members not to neglect the tithe because to do so in his day would cause damage to the political state and government of kingdoms.²⁴ His love and care for refugees brought aid to the hopeless while increasing the work force in Geneva. The establishment of hospitals and various charitable ministries to the hurting expanded throughout the regions. The reason he, along with the faithful members of his church, were able to bless others was largely due to their financial faithfulness to tithes and offerings. Calvin realized that the church had more potential to be a force for good in society than the state. The same is true today, even though the context in Calvin's day is different from our day. In Calvin's day, the church acted as the governing body for the community's welfare. The required tithes helped support the church as well as the poor in the community. The church today can continue biblical financial faithfulness and make a much greater impact on the world than the government. The fact that the American government collects taxes for the benefit of its citizens does not negate the potential the church has to bless American citizens through ministry and outreach supported by the tithe. The unfaithfulness among our church members is crippling the hand of the church to fully fund all ministries needed for the church, the support of missions around the world, and to extend blessing to the poor and destitute. We show a lack of honor to God, a disdain for investing in his kingdom, and a heart that has turned inward rather than outward when we neglect giving the Lord tithes and offerings.

A. W. Pink expressed this same sentiment in his anthology:

There are a few subjects on which the Lord's own people are more astray than on the subject of giving. They profess to take the Bible as their own rule of faith and practice, and yet in the matter of Christian finance, the vast majority have utterly ignored its plain teachings and have tried every substitute the carnal mind could

²⁴ John Calvin and Charles William Bingham, *Commentaries on the Four Last Books of Moses Arranged in the Form of a Harmony*, trans. Charles William Bingham, vol. 2 (Bellingham, WA: Logos Bible Software, 2010), 280.

devise; therefore it is no wonder that the majority of Christian enterprises in the world today are handicapped and crippled through the lack of funds.²⁵

He believed that the Scripture gave the Christian a principle to go by rather than leaving it to the impulse and will of people to decide the amount acceptable to give to the Lord. In fact, according to Pink, the principle of giving the Lord a definite portion of one's income, to recognize the One who is the giver of all, is found in the beginning of man's history. Sacrificial offerings, first-fruit giving, and tithes are present in the Bible well before the law at Sinai. Abel, Noah, and Abraham make sacrificial offerings to honor and give thanks to God. Their act of devotion was not a command of God through the law but must have been a command of God prior to the written law. Abraham is also the first example of someone who gives a "tithe" to the Lord. How did Abraham know to offer sacrifices and give a tithe? Some historians will point to pagan practices and say that Abraham borrowed the practice of the tithe from them. Pink, however, points to Gen 26:5²⁶ as proof that the Lord gave commands and laws to men before Moses. The language is similar to the words given to Moses and implies that God gave his people laws prior to the written law. The practice of giving to the Lord, therefore, was out of obedience to God. Jacob is another example of giving a tithe to the Lord. The Bible does not reveal to us the reason why Jacob gave the amount of a tenth, but the fact that he did give a tenth indicates that there was a revelation from God to his people that one-tenth of their income should be devoted to the Giver of all.²⁷

Pink views the tithe as God's standard for Christian giving. Tithing honors God, provides for the work of God, and brings blessing to the believer and others as well. He views it as an obvious teaching in the OT and does not see the teaching abrogated in

²⁵ Arthur Walkington Pink, *The Arthur Pink Anthology* (Bellingham, WA: Logos Bible Software, 2005), 66.

²⁶ Gen 26:5 "because Abraham obeyed my voice and kept my charge, my commandments, my statutes, and my laws."

²⁷ Pink, *The Arthur Pink Anthology*, 66.

the NT. In fact, he views the NT as teaching it and Christ upholding it. He views Jesus' commendation of the tithe to the Pharisees as strong evidence for Jesus upholding the tithe. Pink also sees the teaching of Paul as supporting the principle of the tithe. When Paul, in 1 Cor 9:13-14, uses the OT model for the support of the priest, he is implying this same practice for the NT church. Several of the church fathers also made this point when teaching on giving. The Lord, in his sovereign wisdom, has instituted his economy in such a way that the faithful giving of his people would support the ministers and the ministry.

When tithing is ignored, the church is likely to have a shortage of funds. The church should not depend on the ungodly to fund their ministry. Too many churches rely on bake sells, fund raisers, gimmicks and tricks to help supplement their budgets. This impacts unbelievers' perception of the church and its capabilities. The church should never need to ask people in their community to donate for their outreach programs or mission trips. Pastors should not have to beg or produce some creative graphic or strategic plan to motivate Christians to give. A return to the Word of God and the stewardship plan that he has laid out should supply the church with all she needs to be a bright light shining for the glory of God.

The desire to honor God and support the ministry of the Kingdom of God are two motivating factors for tithing to the Lord. Another motivating factor is the blessing that comes from the hand of God. Matthew Henry believed giving the tithe increases the trust of a believer, which results in a blessing for the believer. He uses the example of the encounter with Elijah and a widow. The widow, who only had enough food for her son and herself, was put to the test when Elijah asked for some food. Her economic resources had dwindled to one last meal. The prophet Elijah made a bold request with an even bolder promise. He told her to go and fix the meal but to give him a meal first. If she would serve the prophet before herself, then she would have an abundance of oil and flour until the end of the drought. She did not allow her lack of resources to be an excuse

for a lack of generosity. Rather, she demonstrated faith by providing the prophet Elijah with a meal before she and her son ate. Matthey Henry comments, “Those that can venture upon the promise of God will make no difficulty of exposing and emptying themselves in his service, by giving him his dues out of a little and giving him his part first. Those that deal with God must deal upon trust; seek first his kingdom, and then other things shall be added. By the law, the first fruits were God’s, the tithe was taken out first.”²⁸ It was an act of faith and a trust on her part that as she gave her last meal to the prophet there would be an increase in her resources.

The Lord makes this promise to His people in Malachi. They were dishonoring God and neglecting the work of God by neglecting the tithe. The Lord rebuked them and challenged them to trust Him. The Lord told them to “put Him to a test—” a test that promised a blessing from the Hand of God. If the people would trust the Lord with the tithe and offerings, then the Lord would open up the windows of heaven and supply all their needs. The people, instead of providing for their needs first, should have provided for the work of the Lord. Matthew Henry states,

God must be served in the first place, and our quota must be contributed for the support of religion in the place where we live, that God’s name may be sanctified, and his kingdom may come, and his will be done, even before we provide our daily bread; for the interests of our souls ought to be preferred before those of our bodies.²⁹

The people of God were in a similar situation as the widow in Elijah’s day. They could either serve themselves first and experience the curse of God, or they could serve the Lord first and experience the blessing of God. The question of trust is at the heart of their response: will they trust God’s word? The same can be said for believers today. Many people use the lack of financial resources as an excuse not to tithe: they claim they cannot afford to tithe. Others simply enjoy the pleasures of life and prefer to spend their finances

²⁸ Matthew Henry, *Matthew Henry’s Commentary on the Whole Bible: Complete and Unabridged in One Volume* (Peabody, MA: Hendrickson, 1994), 507.

²⁹ Henry, *Matthew Henry’s Commentary on the Whole Bible*, 1603.

on their own desires. The Lord considers the tithe as holy—they are set apart unto the Lord and his kingdom work. When the tithe is given, either voluntarily or by law, for the support of the work of God, with an eye to God and his honor, it is sanctified, and shall be accepted of him accordingly, and it will cause the blessing to rest on the house and all that is in it.³⁰ Those who reject the challenge of the tithe and do not trust the Lord with their first fruits rob not only the Lord from his honor but also themselves of the blessing of God. If the Christian does not seek first the Kingdom of God, then “all these things” will not “be added” unto them. Jesus promised, as in Malachi, that if we properly steward our resources and live our life for His glory, then He will supply all our needs. The obedience to biblical financial stewardship displays trust in the Lord that he will provide for his children as they give him the first fruits.

20th and 21st Century

The topic of the tithe continues to be debated in our modern era. Theologians and pastors differ on whether the tithe is a standard for the NT church. Although many fine scholars do not see a tithing principle for the NT church, many equally well-respected pastors and theologians view biblical financial faithfulness as giving ten percent of one’s income to the Lord.

Many modern pastors and theologians, such as R. C. Sproul, Adrian Rogers, Willam Barclay, and Reggie Kidd, teach the principle of the tithe highlighting that the giving of tithes and offerings pre-dates the law of Moses. The reason for this position is that much discussion on the abrogation of the tithe upon NT believers is made from the standpoint of the law—that since we are not under the law, then we are not bound to tithe. Consider that Cain and Abel make an offering to the Lord. Abraham and Jacob give a “tenth” to the Lord. Where did they learn the practice of giving tithes and offerings?

³⁰ Henry, *Matthew Henry’s Commentary on the Whole Bible*, 640.

Some scholars point to the pagan nations for the practice of Abraham, but where did Cain and Able get their teaching? Hemphill and Eklund conclude that Adam and Eve must have been the source of teaching for their sons and that God himself taught Adam about the importance of giving.³¹

The offering that Abel made to the Lord was an act of obedience to worship and honor the Lord. Surely the sacrifice that God made for the covering of Adam and Eve and the grace he extended to them set a standard of love and devotion that was forever etched in their mind and passed down to their children. Abel, therefore, recognizes the holiness of God and the depth of his grace by offering up a sacrifice of his firstborn and the fat portions. Jesus refers to Abel as righteous³² and the author of Hebrews contributes his offering as given by “faith.” Abel’s was an offering of love and devotion with a specific portion unlike Cain, who brought only from the fruit of the ground.

Cain did not give of his first portions to God, therefore, God rejected Cain’s offering. Why did God accept Abel’s offering but reject Cain’s offering? There was something about Cain’s offering that was not “right,” for God tells him that if he does “well,” then his offering will be accepted. The author of Hebrews informs us that Cain’s offering was not offered in faith like his brother’s. The two distinctions between the two offerings are the nature of the offering and the portion of the offering. Some believe the difference was that one was a blood sacrifice and the other was a grain offering; others see the difference in the amount that was given.

When a person gives the first portion of his or her resource, they are making a statement of faith and placing his or her future in the hand of God. They do not know what the future holds—how well flocks or crops will produce. The act of offering the best, the firstborn, is an act of faith. Cain did not bring from the first of his harvest. The

³¹ Preissler, *Perspectives on Tithing*, 22.

³² Matt 23:35

law of God will later show that a first fruit of the grain offering is also an acceptable offering to the Lord. Cain, therefore, could have brought a tenth of his produce to the Lord. The fact that the law connects the first born or first-fruit offering with the tithe is why some scholars see the offence of Cain's offering as the portion given rather than the lack of a blood sacrifice. Two brothers—who had the same parents, with the same teaching, worshipping the same God—approached Him differently: one out of faith and one not out of faith. Abel's offering was one of worship, honor, trust, and faith.

Two other examples of giving to the Lord before the law is that of Abraham and Jacob. Abraham, after gaining a victory from battle, is approached by a man by the name of Melchizedek, who was a priest of the Most High God. He had no mother or father. Abraham recognizes his greatness and gives him a tenth of all he possesses. The Psalms and Hebrews reveals that Melchizedek is a type of Christ. Abraham, therefore, tithed to the Lord through his tithe to Melchizedek. Heb 7:9-10 states, "One might even say that Levi himself—who receives tithes—paid tithes through Abraham, for he was still in the loins of his ancestor when Melchizedek met him." The Levites received tithes under the law, and the author of Hebrews is showing how they, through Abraham, paid tithes to the Lord. Abraham is the father of faith. The true children of God, according to Paul's writing, are those born of the Spirit. William Barclay comments,

There is an inherent sense of continuity in Hebrews seven connecting Abraham's tithe to the tithes of the Levites received (and gave) under the Mosaic covenant. This is striking in a letter intent on showing aspects of the old covenant that no longer apply to new covenant believers. Yet far from revealing discontinuity, Hebrews leaves the impression that Christians will also tithe to their eternal high priest.³³

The NT believer, therefore, continues in the faith tradition of Abraham and gives tithes unto the Lord. This is not an act of devotion driven by the law of Moses but by the covenant of God's grace. The result of Abraham's faithfulness was a blessing from God,

³³ William Barclay, "The Bible Commands Christians to Tithe," The Gospel Coalition, accessed June 27, 2019, <https://www.thegospelcoalition.org/article/bible-commands-christians-to-tithe/>.

for Hebrews states that the lesser was blessed by the greater. The greater is Melchizedek and the lesser is Abraham. The Lord always blesses his children in a greater way than his children bless him.

The act of giving a specific portion to the Lord continued with Jacob. Isaac, in Gen 28, pronounces the blessing of Abraham upon his life—that the Lord will cause him to become a nation of people. Isaac sends him to Laban to find a wife from Rebekah’s family. The text tells us that Jacob obeyed his father and mother when they instructed him not to marry a Canaanite woman. Jacob’s brother, Esau, upon hearing his father’s requests marries a Canaanite woman to spite his father. This story highlights the attitude of the two brothers who stand for two nations. One brother is obedient to the Father’s instructions while the other brother is disobedient. In one of those nations, God will use Jacob to lead God’s chosen people.

Moses follows this story with the encounter Jacob has with the Lord. Jacob has a dream in which a ladder opens to heaven. The Lord reveals himself to Jacob and promises that he will be with him and bring him to the land he promised to Abraham and his father, Isaac. Jacob named the place “Bethel” and made a commitment to give a tenth of all he owned. Hemphill and Eklund point out that,

Some argue that Jacob was still bargaining with God as he had with Esau since his vow began with the words, ‘If God will be with me.’ But the entire context describes a subdued man who was overwhelmed with the promises of God to provide the Abrahamic blessing through him and his descendants. In response to the authentic self-disclosure of God and in recognition of His greatness, Jacob responded with a promise to give a tenth of all that God gives him.³⁴

Others argue that the gift that Jacob promised was a one-time gift and not a pattern for continuous giving. John D. Currid, however, explains “the verb ‘to tithe’ is in the Piel pattern which reflects a frequented use, that is, it describes multiple acts. Thus, Jacob is probably making a lifetime commitment to Yahweh in the matter of tithing.”³⁵ The

³⁴ Preissler, *Perspectives on Tithing*, 33.

³⁵ John D. Currid, *A Study Commentary on Genesis: Genesis 25:19–50:26*, Evangelical Press

interesting fact for Jacob's tithe rest upon the covenant promise of God. Once again, there is a patriarch of the faith who responds to the kindness of God through honoring him by giving tithes and offerings.

The expression of thankfulness to God through tithes and offerings from God's covenant people is a clear practice before the written law. Concerning the early examples of giving in Genesis, John K. Brackett comments,

the tithe completes the concrete exchange between God and humanity. God has offered a relationship based upon promise, and in response a human makes a concrete sacrifice in two forms: whole burnt offerings on an altar and a personal tithe of all worldly goods. Hence, the tithe, at this point in the tradition, is considered a witness of faithfulness in response to God.³⁶

The biblical practice of financial stewardship is an obligation for the covenant people of God, not out of legalism, but out of a heart of devotion and gratitude for His covenant promise. Their obedience of tithes and offerings recognizes the Lord as the true King and Lord and His claim upon their lives—it honors the King.

The faithfulness to the tithe and offerings is displayed throughout the entirety of Scripture. It is found in every division of the OT (the Law, Prophets, and Psalms). From Genesis to Malachi, God expects the practice of giving tithes and offerings, and believers in Jesus's day give tithes and offerings. The NT covenant people of God are a fulfillment of the promise made to Abraham. Stephen refers to the Israelites in the wilderness as the "congregation" the wilderness.³⁷ The word "congregation" is the Greek word *ekklesia*, which is also used for the NT church. Therefore, Stephen connects the Israelites to the church. Peter refers to the NT church as a chosen race, a royal priesthood a holy nation, a people for his own possession.³⁸ Thus, NT believers should express their

Study Commentary, vol. 2 (Darlington, England: Evangelical Press, 2003), 71–72.

³⁶ John K. Brackett, *On The Pilgrims Way* (Harrisburg PA: Morehouse Publishing, 1996), 17.

³⁷ Acts 7:38

³⁸ 1 Pet 2:9

gratitude and thankfulness to God through biblical financial stewardship. The kingdom of priest is to honor the great High Priest, Jesus, with the proper stewardship of their money.

The concept of stewardship is another reason many pastors view the tithe as a principle for all believers. R. C. Sproul states,

The concept of stewardship begins with creation. Creation is celebrated not only in Genesis but throughout Scripture, especially in the Psalms, where God's ownership of the universe is declared: "The earth is the LORD's, and all its fullness, the world and those who dwell therein" (Ps. 24:1). God is the author of all things, the Creator of all things, and the owner of all things. Whatever God makes, He owns. What *we* own, we own as *stewards* who have been given gifts from God Himself. God has the ultimate ownership of all of our "possessions." He has loaned these things to us and expects us to manage them in a way that will honor and glorify Him.³⁹

A steward is a person placed in charge to manage the property of the owner. The Lord is the owner, and he establishes the rules in how his assets are managed. Sproul goes on to say, "At the center of the biblical concept of stewardship is the tithe. We see it instituted as law in the Old Testament, where God declared, 'All the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the LORD's. It is holy to the LORD' (Lev 27:)." ⁴⁰ The tithe, therefore, is the rule established by God for how his stewards are to manage his resources. Adrian Rogers agrees with this same teaching. In his sermon titled "Financial Faithfulness," Rogers makes the statement that God is interested in how you spend your money because it is his money; for the one who owns the sheep, owns the wool, and we are his sheep, therefore he owns it all.⁴¹ He tests his children with the unrighteous mammon to see how faithful we will be for the kingdom.

He uses the parable of the unjust steward and shows how each of us will be held accountable for our stewardship before God. The priority of stewardship, according to Rogers, is to use financial resources in a way that will honor the Lord and help

³⁹ Sproul, *5 Things Every Christian Needs to Grow*, 113.

⁴⁰ Sproul, *5 Things Every Christian Needs to Grow*, 114.

⁴¹ Adrian Rogers, "Financial Faithfulness: #2441," YouTube, accessed on July 8, 2019, <https://www.youtube.com/watch?v=rvX9k2ilize&t=446s/>.

advance the gospel. The believer should invest in the kingdom work of God and help provide the ministry with opportunities to lead people to Jesus. Rogers, in this same message, claims that if a person is not faithful in financial matters, then he will not be in spiritual matters either. The Lord uses the unrighteous wealth to see how faithful we will be for the work of God. Jesus declares that if we are not faithful with the wealth of this world, then how will a person be faithful with true riches? Jesus states in Luke 16:13, “No servant can serve two masters, for 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 God and money.” The money that God lends us to steward is a test to see if we will be faithful with investing in his kingdom.

The practice of biblical financial faithfulness through giving of tithes and offerings is still a principle for the church. Though many American Christians neglect the tithe, it is no less important than the other duties of the faith laid upon us by Holy Scripture. The faithfulness to tithing does bring a blessing to the individual—it is a promise from the Word of God. The giving of tithes blesses not only the believer, but also other individuals. The world, throughout history, has been blessed by the faithfulness of God’s people to use their resources to help the poor. Many orphanages, hospitals, rehabilitation centers, etc. are funded through the financial faithfulness of God’s people. The work of the ministry is not possible without the stewardship of God’s people. Christians have the responsibility to provide for their ministers and the ministry of their church. The giving of tithes ensures that the church is staffed appropriately to care for the spiritual needs of the church body. The proper use of finances helps advance the preaching and teaching of God’s word so others may hear the good news of Christ and receive eternal life. The gospel message is not about monetary wealth, but the wealth of this world does help advance the gospel message to advance the kingdom of God. The expansion of the kingdom brings honor to the King. May Christians everywhere realize the importance of biblical financial stewardship and live a life invested in the honor of

God.

CHAPTER 4

PREACHING AN EXPOSITORY SERIES ON FINANCIAL STEWARDSHIP

Churches throughout the nation minister from limited budgets due to a lack of biblical financial stewardship. The church I pastor is no exception to this reality. Therefore, our church must examine our understanding of biblical financial stewardship. LWC structures her practices around seven expressions of faith: worship, learn, pray, belong, serve, invite, and give. Throughout the history of the church, I have preached individual sermons on each purpose, but I have never preached a sermon series for each of these purposes. I took advantage of this project and developed a preaching calendar for the entire year of 2019 to include a sermon series on each of the seven purposes of the church. I also included a pre and post-survey for each sermon series in all the areas we consider important for the church. These surveys allowed our pastoral staff and leadership team to gain valuable information into the thoughts and practices of our church body. The year-long evaluation of the seven purposes of the church allowed for the giving series to come in a natural progression, which prevented the congregation from viewing the preaching series on financial stewardship as just a “project” for the benefit of the pastor’s educational endeavors.

Survey Administration

The first goal of this project was to assess the current giving practices and attitudes among members and attenders of LWC. A financial stewardship knowledge survey was conducted for all members and attenders who chose to take part.¹ The

¹ See appendix 1

congregation was made aware that I would be conducting surveys throughout the year to gather information on the church's beliefs and practices surrounding the seven purposes of the church. I also sent an email to every member and attender explaining the theme for 2019 along with an explanation of the pre- and post-surveys. I asked anyone wanting to take part in the surveys to reply with an email or to fill out a survey sign-up card at the welcome desk. I placed everyone in a "survey group" in our church data base and used email to communicate to every participant. The assessment was administered through a Google form; I emailed the survey group before each sermon series and explained the purposes and procedures of the survey; I attached the link to the Google form with each email. The giving survey was the sixth message series in the year. I sent an email explaining the purpose and procedure for the pre-survey and copied the link to the survey within the email. Every survey included the "agreement to participate" information to give clarity for each message series.

The message series on financial stewardship was the purpose of this project. The financial assessment provided an understanding of the current practices and beliefs of the congregation toward giving, such as the following: their biblical understanding of financial stewardship, their commitment or lack of commitment to tithing, and their belief if the first fruit tithe is a principle for Christians to follow. The assessment also examined the congregation in these demographics: age, socioeconomic status, denominational background, and number of years as a Christian.

This goal was considered successful when a minimum of fifty families completed the survey. The results from the survey gave a picture of the beliefs and practices of people in our church, and the data was used to aid in the development of the sermon series.

Sermon Delivery Phase

The second goal of this project was to develop an 8-week preaching series on

financial stewardship. The sermon series consisted of expository sermons from selected passages of Scripture. The message series examined several passages of Scripture that stress the idea that first fruit giving, the giving of a tithe, is one way the believer honors the Lord. The pastoral staff and members of the leadership team used a rubric to evaluate the biblical faithfulness, clarity, and relevance of the sermon series to measure this goal. This goal was considered successfully met when a minimum of 90 percent of the evaluation criterion met or exceeded the sufficient level. The men evaluating the sermons completed each rubric after each sermon and gave them to me for my evaluation.

The overarching theme for the financial stewardship series was “The Honor of Giving.” Each of the eight sermons pointed to the reality that biblical financial faithfulness is one way to honor the Lord. To honor someone means to hold them in high esteem. The Hebrew word for honor is “*Kabed*,” which means to be heavy or weighty and can also be translated “to glorify.” The Westminster Shorter Catechism states that man’s chief end is to glorify God. Therefore, the chief end of man is to honor God. To glorify God is to give Him “weight” or honor. The Bible clearly states in Prov 3:9 to honor the Lord with one’s wealth. If man is to glorify or honor God, then it is safe to claim that giving of tithes and offerings is one way to glorify God.

The sermon series was preached in the Sunday morning services consecutively from September 8, 2019, to October 27, 2019. The sermons were recorded with as an audio recording and a video recording to ensure that everyone taking part in the surveys could hear or view every message in this series, even if they were absent from the worship service on Sunday. The messages were uploaded to the church website, Vimeo, and the church YouTube channel.

Sermon Sequence and Summary

Sermon 1, “A Matter of Principle,” examined the practice of giving tithes and offerings throughout the entirety of Scripture. The purpose of the message was to show that God is a giving God, and God’s people have always given back to God. The message

examined the commendation of the tithe by Christ, the tithing practices of the OT saints, and the practice of the NT church.

First, the text in Matt 23:23 proved the principle of the expectation for tithes and offerings from the lips of Jesus. In His discourse with the religious leaders, Jesus made it clear that the absence of love, justice, and mercy does not negate the principle of the tithe. This commendation is a part of the “7 woes” from Christ to the Pharisees. Despite a total of seven rebukes, Jesus gave them only one approval. Jesus showed the errors of the Pharisees but then tells them that they did do something well—the tithe. The reality of Christ commending the tithe gives weight to the practice of tithing.

Second, the story of creation reveals the principle of stewardship in Gen 1:26-28. The Lord is the owner of all creation and places mankind in the position of a steward. This concept of stewardship includes more than finances but not less than our finances. The patriarchs of the faith teach us the principle of financial stewardship. Abel is the first righteous follower who honors the Lord with his first fruits. Noah also proves his honor to the Lord with a sacrifice. Abraham, upon gaining victory, gives a tithe to Melchizedek, who was a priest of the Most-High God. Furthermore, Jacob promises to give the Lord a tenth of all his possessions. These examples from Scripture point to a principle established by the Lord from the beginning of time.

Thirdly, the principle and practice of the tithe continued in Jesus’ day and through the early church. Paul acknowledges the faithfulness of the Macedonian church in giving tithes and offerings. Paul declares that their act of faithfulness in giving of their resources was a reflection of their love for Christ and the gospel. Tithing, therefore, is a principle of obedient devotion that declares one’s honor to the Lord.

Sermon 2, “A Matter of Trust”, examined Prov 3:1-10 and Luke 16:1-3. Two questions served as the main points for the sermon. First, “Will the believer trust the Lord with their wealth?” Second, “Can the Lord trust the believer with his wealth?” The definition of trust, according to Merriam-Webster, is the following: “assured reliance on the character,

ability, strength, or truth of someone or something.” Proverbs 3 challenges believers to trust the Lord with all one’s heart and not to lean on one’s own understanding. Christians are to place all their confidence in the reliance of God’s character and ability. This trust is to include every area of life: work, child rearing, marriage, friendships, and finances.

Solomon tells his son, in Prov 3:9-10, to honor the Lord with his wealth and with his first fruits. This means to give the tithe first before using wealth for any other purpose. The reason to give to God first is because he can be trusted. The Christian should have no fear that the Lord will receive and not give back. The Lord, rather, gives back in greater proportion than what he receives. God challenges the Israelites, in Mal 3:10 to put him to a test to see if he can be trusted by asking them to bring the entire tithe to the storehouse and see if he will not supply them with all they need. Their robbery of the tithe reveals their mistrust and disrespect to the Lord. Jesus, similarly, in Matt 6:33, calls the disciples to seek *first* the kingdom of God and trust that he will supply them with all they need. Jesus makes it clear that a person cannot place their trust in both money and God; for he cannot serve two masters. Jesus, therefore, views placing one’s trust in riches as a form of idolatry. Paul also makes it clear in 1 Tim 6:6-17 that people will either put their trust in riches or in the God who richly provides. The Bible reveals that whoever trusts in riches will fall but those who trust in the Lord will never be disappointed. The believer, therefore, is called to place his trust in the Lord above the wealth of this world. One way that believers prove their trust in the Lord is through giving him tithes and offerings. This trust is another way to honor the Lord.

The second question considered in this message was can the Lord trust the believer with His wealth? Jesus shares an unusual parable in Luke 16:1-13, the parable of the unjust steward. The steward mismanages the owner’s wealth and finds himself called to account for the management. The ultimate point in this parable is how a person stewards the material blessings the Lord provides. A person who mismanages worldly wealth cannot be trusted with true spiritual wealth. Jesus illustrates the reality that a person who cannot be

trusted with the “little” things cannot be trusted with “much.” Disobedience in stewarding worldly wealth is an indication of one’s character—he or she is not trustworthy. The Lord grants greater gifts and blessing to those whom he trusts, and one test the Lord uses to determine one’s trustworthiness is financial faithfulness. Christians who trust the Lord with their finances bring honor to the Lord.

Sermon 3, “A Matter of Respect,” examined Mal 1, 2:7-9 and 1 Sam 2. The message emphasized that one’s respect for the Lord affects how one gives to the Lord and how one lives for the Lord. Disobedience in giving leads to disobedience in other areas of life, which is a sign of disrespect. A life of obedience reflects a life that has a reverence and respect for the Lord. The corruption of the priesthood and their disobedience to the Lord’s command in giving tithes and offerings reflected a lack of respect and brought a curse upon the nation. The priests in Malachi’s day also disrespected the Lord by allowing people to bring blind, lame, and sick animals to the Lord rather than bringing their best. Eli’s sons abused the tithes and were stealing the best meat for themselves. This cavalier approach in bringing tithes to the Lord was disrespectful and led to sinful living.

The reason that poor giving leads to poor living is because it reveals one’s allegiance—to God or self. The sons of Eli showed disrespect to the Lord by taking the best portion for themselves. Eli showed disrespect to the Lord by allowing his sons to continue in their sin. The Lord asked Eli why he honored his sons above him, or why he respected his sons more than his God. The Lord asks the same question to the people of Malachi’s day when he asks them, “If I am your Father, then where is my honor?” The natural progression is this: If a person can disobey God in one area of their life, then it becomes easier to disobey God in other areas of life. The Lord views our financial faithfulness as one way to show respect for him and his kingdom.

Many Christians steal from God and bring their leftovers rather than their best to the Lord. Morris H. Chapman contends that, “Biblical stewardship and wise money

management seem to be lost disciplines in contemporary Christian life.”² For example, consider some of America’s spending habits according to Chapman:

Americans spend \$1.20 for every dollar they earn and have \$600 billion in credit card debt, averaging nearly \$8,300 per family. Many families have as many as three or four credit cards. Some even use one credit card simply to pay the interest on the others. In fact, about 14 percent of a family’s expendable income is used to pay the interest on credit card debt. Consequently, Americans are only saving at a level of about 2.2 percent, and it should come as no surprise that giving through the local church is at an all-time low of 2.6 Percent.³

Americans are overspending and mismanaging their incomes. Based on the high amount of credit card debt, Americans show a greater love of material possessions than a love for God and His Kingdom. The majority of Christians do not prioritize the tithe as the first item on their budget. If God is not first in one’s finances, then why would God be first in one’s marriage, workplace, etc.? The attitude one has in giving of tithes reflects the character of the heart. If a person believes he can give to God “whatever” they choose to give, then it allows people to serve God on their terms rather than God’s terms. They place themselves in the seat higher than God and assume he should be pleased with their decision. The Lord, however, sits high above man. He is the holy God. We are His followers. It is the Lord who deserves all respect. Anything other than the best—the first fruits, the tithe—is a sign of disrespect. Biblical financial stewardship is one way the believer shows respect to the Lord, thus giving him honor.

Sermon 4, “A Matter of Provision,” examined Neh 9-13. The message focused on the importance of financial faithfulness to support the ministers and maintenance of the church. The premise of the sermon is that tithes and offerings have always been and will always be the economy of the Kingdom. Bake sales, car washes, fundraisers, etc. are not how the Lord funds his church; the faithfulness of God’s people supplies the needs of the church. This is the expectation in the OT, NT, and evidenced in the early history of the church

² Morris H. Chapman, foreward to *Making Change: A Transformational Guide to Christians Money Management*, b Ken Hemphill (Nashville: Broadman & Holman, 2006), vii.

³ Chapman, *Making Change*, viii.

through teachings of Clement of Rome, Irenaeus, Clement of Alexander, and Augustine.

First, the book of Nehemiah teaches how tithes and offerings supply the necessary need for the maintenance of the temple and the funds to support the ministers of God. Nehemiah describes the time when God delivered His people and allowed them to rebuild the walls and the temple of the Lord. It was during this time that the people discovered the book of the law. Ezra read from the law, and the Lord spoke to the people. Three reforms resulted from hearing God's Word: moral, worship, and financial. The people made a covenant with God that they would cease from intermarrying among pagan nations and remain faithful to their wife, they resumed the honor of the Sabbath day, and they resumed the practice of tithes and offerings. They declared that they would not neglect the house of the Lord. The people, along with the Levites, made a covenant to live in a way to honor the Lord through right living, right worship, and right giving. The restoration of the tithe was a critical reform for the Hebrews. It restored the furnishings for the temple so that the sacrifices and other priestly duties could be carried out properly. The tithe also allowed the priest to fully dedicate his life for the work of the ministry. This practical aspect of giving is one that helps advance the work of God as well as bring him honor.

This purpose of the tithe is as biblical and relevant today as it was for the days of Nehemiah. The faithfulness of God's people pays the mortgage and utilities and supplies the church with pews, chairs, tables, curriculum, etc. for the church to minister to the needs of God's people. A tithing congregation can also support the needs of the pastor or pastors. This allows called men of God to dedicate their lives to the work of the ministry without concern for how he will support his own family. This giving blesses not only the pastor and his family but also the church body.

Sadly, the reforms in Nehemiah's day were short-lived. The priest in charge of the storehouse became corrupt and allowed the people to live in disobedience. Eliashib allowed Tobiah to move into the storehouse and treat it like an apartment. This caused the negligence of honoring the Lord through tithes, which resulted in neglecting the furnishings of the

temple. It also caused the priest to leave the work of the ministry and glean the fields—thus, negatively affecting the work of the Lord. The same is true for the church today. Many churches limit the potential impact for the kingdom of God due to a lack of financial faithfulness.

Second, the principle of tithes and offerings supplying the needs of the ministers is not only an OT principle but also a NT principle, as evidenced in Paul’s letter to the Corinthians. Paul, in 1 Cori 9, argues for his right as an apostle. One of the issues he addresses is for the minister to be financially paid for the work of the Gospel. He quotes a passage in Deuteronomy as well as a statement from Jesus. He compared the NT pastor to the work of the OT Levite. If the Levite was paid for the service of ministry, then the pastor has the same right. Paul also says that Jesus declared that those who proclaim the gospel should get their living from the gospel. The Bible, therefore, teaches that the financial faithfulness of God’s people supplies the needs for the ministers of the Gospel.

The provision of the tithe people bring to sustain the ministers and the maintenance of church facilities is a direct reflection of the heart of God’s people. If the people honor God, then they will honor his men and the place by which the gospel work is taught. The building is never the focus of our giving. The focus is the God worshipped in the building, the gospel preached in the building, and the lives changed in the building through the faithful men of God who declare the truth of the resurrection of Christ. The faithful provision of God’s people brings honor to the Lord.

Sermon 5, “A Matter of Mission,” examined Gen 12:1-3, Gal 3:7-9, and Exod 25, 31, and 35-36. This message focused on the mission of the gospel of Jesus Christ. Although the Genesis and Galatians passages do not speak on tithing, they give us the mission of the church. The point of the message was that the mission of the gospel is the greatest mission to invest one’s time, energy, and resources. The Bible, from Genesis to Revelation, declares that God gathers for himself a people who will glorify his name and make his name known. The Lord not only called men and women to salvation but also called them to join him in the

mission of the gospel. The promise made to Abraham was manifested through the nation of Israel. The nation of Israel foreshadowed the future people of God through the Messiah. The Lord called the nation of Israel to become a light to the Gentiles. They were to reveal the goodness of God to the nations. This mission caused the people of God to invest not only their gifts and talents but also their finances as well.

The fact of God's election and the focus of God's mission enhances the need for biblical financial stewardship. The Bible gives a picture of financial faithfulness furthering the mission of God through the shadow of the OT church in the wilderness. After the Lord delivered the Hebrews from the hand of Pharaoh, he gave Moses the Law and the blueprint for the tabernacle. The tabernacle served as a meeting place, where the presence of God would dwell among his people. The tabernacle shows that the Lord called the people to take part in constructing it. They joined the mission of God and used the talents that God gave them, they used their time, and they used their financial resources. The Hebrews proved their zeal for God's mission by bringing more than enough financial resources for the project. The Lord also gave them laws concerning how to give their tithes and offerings as well as instructing them in how to care for the orphan, the widow, and the alien. They were financially invested in the mission of being a light to the nations.

The mission of the church has not changed. The NT reveals the glory of God through Christ. He continues to gather for himself a people to declare the good news of the gospel. Jesus fulfilled the promise made to Abraham and commissioned his church to make disciples. The Lord, once again, calls his people to take part in the mission of the gospel. Jesus calls us to use every aspect of our life to make his name known among the nations. We are to use the gifts that he has given us, the time that he grants us, and the resources we are blessed with to advance the good news of Jesus. The giving of tithes and offerings is a means to advance the gospel. Through the faithfulness of God's people, ministry happens. Missionaries are sent out because of giving; churches are started because of giving; the poor are helped because of giving. The gospel advances because of the faithfulness of God's

people investing in the mission of God. The mission of the gospel is the best cause to invest in financially. Christians, like the Hebrew people, are not only called out of darkness and into marvelous light but also to be a light in a dark world. The faithful giving of one's tithe states, "God's mission matters!" It matters enough to give financially so that the gospel work continues in one's community, state, nation, and world—so all people will be blessed. The financial faithfulness of God's people for the mission of the gospel work brings honor to the Lord.

Sermon 6, "A Matter of Blessing," examined Phil 4:10-20 and illustrated by 2 Cor 9:6-11 and Mal 3. The sermon focused on two truths. First, a Christian offers his financial gift as a priest making a sacrifice to the Lord. This sacrifice is an aroma that ascends to the throne of Heaven. Second, this financial sacrifice results in the blessing of God on the giver. The message reflected on two questions: Is the financial sacrifice that one makes to the Lord a pleasing aroma? And what is the nature of the blessing God promises to the giver?

First, every Christian has a priestly duty to give financially for the work of the Lord. The Philippian church revived their financial support for Paul's ministry. Paul refers to their gift as a "fragrant offering," an "acceptable and pleasing" sacrifice. Christians are to offer spiritual sacrifices acceptable to the Lord. Paul says in Romans to offer one's body as a living sacrifice. The believer lives as a priest of God, consecrated by the Holy Spirit, to live a life dedicated to the Lord. The giving of one's financial resources is one sacrifice the Christian offers to the Lord. Every believer should make this offering to God. This sacrifice produces an aroma. The book of Malachi uses this same language for the sacrifice offered to God. The Israelites, however, offered polluted sacrifices that were a stench in the nostrils of God. The message challenged the congregation to evaluate their offering: is it a foul stench or a pleasing aroma? The generous sacrifice with a pure heart is a pleasing aroma to the Lord—one that shows Him honor.

Secondly, Paul thanks the Philippian church for their financial contributions, but his joy was not in the blessing he received, but that the Lord would bless *them* for their

financial gift. The blessing was the promise that God would supply all of their needs according to the riches of Christ Jesus. Notice that the promise is for God to supply their needs and not their “greed.” Many Americans equate God’s blessing with material blessings. The promise, although it can manifest in financial blessing, is not limited to financial blessings. Paul, a man who practiced tithing, experienced times of plenty as well as need. The blessing, however, continued to supply Paul with everything that he needed—for he found the blessing of contentment. He was content in every circumstance because he knew and understood that the Lord was always with him—that the Lord would give him the strength he needed to face any situation and circumstance and be victorious. The blessing is often a spiritual blessing—one of joy and thanksgiving. The blessing is not solely spiritual, for the Lord does bless the giver with material blessings. The abuse of the prosperity gospel does not negate the promise that God will supply all our needs. The blessing the Lord gives the believer is one that overflows. It overflows in abundance of grace and righteousness. The blessing God pours out on His people is one that produces more faithfulness in God’s people and more giving for the expansion of the gospel. Those who practice biblical financial faithfulness experience the blessing of God not to *get* more but to *give* more. God delights in blessing his people, which brings honor to his great name.

Sermon 7, “A Matter of Priorities,” examined Luke 12:13-34. This message challenged the congregation to evaluate their priorities—are they using their financial resources for the kingdom of this world or for the kingdom of God? Luke shares the story of two brothers who ask Jesus to arbitrate a dispute about their inheritance. Jesus uses this encounter to teach the crowd against covetousness. He tells a parable of a rich man whose barn was filled to overflowing. He tore down his barn and built a bigger barn instead of using the surplus to bless his community. Jesus said that this was a foolish act because he was not aware that his life would end that night. The rich man in the story had misplaced priorities. He was looking to eat, drink, and be merry. The assumption was that he had plenty of years to enjoy his wealth for himself. Jesus, however, makes it clear that on the day of one’s death

the hope to enjoy the earthly treasures will cease. Those who are not rich toward God—no matter how large their bank accounts—will be poor.

Jesus speaks of a better way to live: a life with priorities fixed on Heaven, a life rich toward God. The concern for daily needs should not concern the believer, for the Lord already knows what he or she needs. The Lord makes a promise that he will supply all the needs for a person who places his kingdom as their priority. Jesus calls his disciples not to build bigger barns but to use their money to bless the needy—use it as a sacrifice unto God. This course of action guarantees a treasure in Heaven that will never be destroyed. Those who are rich toward God, no matter how little money they have, will be rich.

How one uses financial resources, therefore, reveals one's priorities. Jesus says that a person's treasure reveals his or her heart. This message asked the congregation, "Are you using your financial resources to build your kingdom or his kingdom? Are you rich toward God or self?" The fact is that people spend money on what is important to them. A Christian who does not give tithes and offerings must evaluate his or her heart. A heart that treasures the Kingdom of God moves a person to give. There is no acceptable form of greed. Jesus makes it clear: a person cannot serve God and money. A person who places their priorities in the Kingdom will use their finances for the Kingdom—thus bringing honor to the Lord.

Sermon 8, "A Matter of Faithfulness," examined Luke 16:1-13. This passage in Luke's gospel is the parable of the unjust steward. The message focused on one key point: Christians are to faithfully use their resources for the Kingdom of God. Four understandings support this truth. First, the Lord is the owner and believers are the steward. Second, the Lord expects every believer to increase the value of his kingdom. Third, every believer will give an account of how he or she managed the resources God gave them. Fourth, a person cannot be a steward for two masters.

The steward, in this parable, did not manage the master's money efficiently and the owner heard of his mismanagement. The owner called for the accounting books, and the

steward quickly began making business deals with the debtors for his own benefit. The master, surprisingly, commends the shrewdness of the steward. Jesus uses the shrewdness of the manager as an example for the Christian life. The Lord is the owner and we are the manager. He expects believers to use their lives for the sake of the gospel. This includes their gifts, talents, and resources. Every believer, like the steward in the parable, will have a day of accounting before God. Will the books prove that one's life was lived for the purpose of winning friends in eternal dwellings or for the pleasures of this world? Jesus expresses that the ungodly people are shrewder with the affairs of this world than believers are with the spiritual world. The fact that unbelievers are more passionate in using their finances for selfish gain than believers use their finances for spiritual gain is convicting. Jesus says that Christians are to use their financial resources to win friends for Christ rather than win friends for themselves. Believers are to invest the "unrighteous" wealth (money) for the kingdom of God. The investment one makes for the sake of the gospel reaps eternal rewards and honors the Lord.

Post-Survey Administration

The third goal of this project was to increase the congregants' knowledge of financial stewardship by preaching an 8-week sermon series. A post survey was administered, upon completion of the 8-week sermon series, to allow for a quantitative basis in assessing the effectiveness of the biblical financial stewardship sermon series. A link to the survey, using Google Forms, was sent to everyone who took part in the first survey on Monday morning following the sermon. The participants were asked to wait no longer than one week to complete the survey. The results from these surveys were matched up with the corresponding pre-sermon surveys using their identification number. The results were entered into the t-test spreadsheet for data analysis.

The implementation of this project brought the truth of God's Word to the people of God. The discipline of biblical financial stewardship is a fundamental practice

for every believer. This project was undertaken because the Bible calls for Christians to give of their tithes and offerings to the Lord through his church. Obedience is not a choice. To this end, the project was delivered for the honor of the Lord.

Conclusion

The call to honor the Lord through faithfully giving tithes and offerings is a principle for every believer. The Bible is clear that one way that Christians can honor the Lord is by giving their first fruits to Him. Church statistics prove that most Christians do not give a tenth of their income to the gospel ministry through their local church. The lack of financial faithfulness hinders the impact the church could make in their community, state, and around the world. The issue of finances is a topic that most Christians want to keep private. Many believe that churches should not discuss how one should budget his or her money. The discipline of tithing, however, is one of the basic disciplines for every believer. The church I pastor was not a tithing church. This project served as a means to lead the church through the Scripture to see what the Bible says about the discipline of tithing.

The purpose of this project was to examine the Scriptures and ask, “Is there a biblical principle of honoring the Lord through the giving of our first fruits or a tithe?” The focus of the sermon series was not to prove that every Christian must tithe. The focus was on what the tithe communicates. I discovered, throughout the project, that the giving of one’s tithe to the Lord does communicate a message about one’s faith. It communicates trust and respect for the Lord and also reveals one’s priorities in life. The tithing principle sets a standard by which Christians can learn to trust God and give him respect. Tithing also serves as the provision to advance the mission of the church by suppling the needs of the ministers, ministries, and church facilities. Biblical financial faithfulness blesses the giver more than the receiver, and it shows that one’s priorities are in the proper place as one faithfully gives to the Kingdom of God. The act of giving one’s best to the Lord communicates several truths. The

one truth that they all point to is honoring the Lord.

CHAPTER 5

ASSESSMENT AND CONCLUSION OF THE PROJECT

The emphasis of this project was strategically focused on the exposition of Scripture regarding the practice of biblical financial faithfulness to the congregation of Living Water Church, Mt. Sterling Kentucky. LWC is below the average KBC giving per person per week compared to other SBC churches in the state of Kentucky. This reality was the impetus behind this project. This project looked to highlight the biblical principle of tithing.

The designated purpose of this project was to preach an eight-week series on biblical financial faithfulness. This purpose was designed to bring a fresh tithing perspective to the forefront of the congregation of LWC to enhance their desire to faithfully steward their financial resources. The principle of bringing one's tithe or first fruits to the Lord is clear in Scripture. The Bible is equally clear that God expects his people to steward their lives for his honor. This stewardship includes more than our finances, but it does not include less than our finances. Christians can honor the Lord in many ways, and the giving of tithes and offerings is one way to honor the Lord. Christians should not choose the ways in which they will honor the Lord. The Christian should want to follow all the ways in which he or she can honor the Lord. The discipline of prayer, evangelism, serving, learning, giving, etc. are equally important to the life of a believer. Biblical financial faithfulness must characterize the church if she is going to be a light to the nations. The church must be financially strong if she is going to care for the facilities, care for the pastor, and supply materials for learning, outreach, mission work, etc. The financial faithfulness of God's people helps the church make a gospel impact

that brings honor to the Lord.

Evaluation of the Project Purpose

As said above, the designated purpose of this project was to preach an 8-week sermon series on biblical financial stewardship. This was undertaken to lead the members of LWC to understand the biblical principle of the tithe and to faithfully steward their finances. There were three reasons that motivated me to pursue this purpose for this project.

First, LWC's giving falls below the average SBC church in our state. As the pastor, this fact was disheartening. When looking at the giving of LWC, it became clear that this was an area of weakness for our church. This weakness caused me to reflect on my preaching ministry instead of blaming the congregation for not faithfully stewarding their financial resources. Many people give faithfully but do not tithe. I serve as the founding pastor of the church and have served as pastor for sixteen years. I realized that I had never preached a sermon series on biblical financial faithfulness. One reason that I have never preached a stewardship message was to avoid the criticism of being "one of those" preachers that always preaches on money. I never wanted people to think that I had an ulterior motive since we were a church start, and I was a newcomer to the community. I realized that this faulty thinking was a detriment to the church body and the kingdom of God. My lack of instructing on biblical financial faithfulness contributed to the lack of faithfulness of LWC. This project gave me the opportunity to correct my error.

Second, the church wanted to execute ministry plans and a building project for the 2019 year. The ministry plans revolved around missions. The church wanted to increase her giving to the Cooperative Program, set aside money for international church planting endeavors, and to set aside a church planting fund to start churches in America. Furthermore, the church was in need of an addition to the building. A building phase was

constructed, and the goal was to begin the project in the summer of 2019. These plans required an increase in our budget. This increase in budget would easily be met if LWC embraced the biblical principle of tithing.

Third, the desire for the church to honor the Lord was another reason for this project. I believe in the sovereignty of God and his power. I believe that he deserves all the honor and glory. The Bible is clear that one way we can honor the Lord is through bringing him our best—our first fruits, our tithe. Money is an indicator of priorities in that Jesus said that where a person’s treasure is there his or her heart will be. People invest in what’s important to them. A person who honors the Lord through finances communicates that the gospel ministry is important. My desire was to help the congregation embrace the principle of tithing and to realize that their giving honors their Lord.

Evaluation of the Project Goals

The first goal of this project was to evaluate the current understanding of biblical financial stewardship at LWC. We successfully administered the Financial Stewardship Knowledge Assessment Survey, which produced sufficient data to gain greater insight into the understanding of the congregation’s beliefs and practices of tithing. The goal was successfully met according to the criteria laid out in chapter one. The results of the survey accomplished three purposes. First, the following is a summary of the demographic information: The largest age range who completed the survey was from 41-50 years old. Those in their 20’s-50’s comprised 62.2% of those surveyed. More females than males completed the survey at 57.3%. The majority of those who completed the survey said they have been a Christian for over 20 years (67%). The denominational demographic showed that 45% of the people identified as Southern Baptist, which was the denomination chosen most frequently. The data did not show that the variety of denominational backgrounds had a negative impact on the view of tithing among the

people in our church.

Second, the survey proved helpful in revealing the beliefs and practice of the congregation concerning tithing. The data indicated that the majority of those surveyed, 80.5%, believed that tithing was a principle for believers today and that tithing was giving 10% of one's annual gross income. Also, 98.3% believed that tithing was a matter of discipleship for the Christian. The interesting discovery was that, out of those who believe that tithing 10% of one's annual gross income is a matter of discipleship, only 30.5% of those individuals practice tithing. This revealed a disconnect between what people believe and how they behave. Another piece of information that was interesting was the question of tithing as God's system to ensure that ministers and the ministry are financially supported. Only 30% of the people agreed strongly that one purpose for tithes and offerings were for the support of God's work while 29% disagreed that God uses the tithes of God's people for Kingdom work.

Third, the results gathered helped in the development of the sermon series. I gained valuable information on LWC's perspective on tithing. I was able to focus on the "why" Christians should tithe rather than the amount one tithes. This prompted me to focus the message series around how giving one's tithes is a way that brings honor to God.

The second goal of the project was to develop an 8-week preaching series on biblical financial stewardship. The message series proved the fact that giving one's first fruits, or tithe, is a biblical principle that is evident throughout the entirety of Scripture and in every genre of Scripture. It also proved that tithing, although not the only way, is one way that believers honor the Lord. The data from the survey allowed me to develop a message that proved that the giving of tithes and offerings is the economy of God for the church. This goal was measured by the Sermon Evaluation Rubric, which measured the following: the sermon is faithful to the exposition of Scripture; the sermon has one clear main idea supporting biblical stewardship; the sermon utilizes other Scriptures, when

available, to support the main idea of the message; the supporting points are clear, valid, and theologically in line with the biblical text; the sermon is structured with simple clarity; and the application of the sermon was communicated clearly. This goal was successfully met with the criteria set in chapter one.

The third goal of the project was to increase the knowledge of the congregants' understanding of financial stewardship by preaching an 8-week sermon series. This goal was measured by the Financial Stewardship Knowledge Assessment Survey. The data from the pre and post-survey was used in a t-test for dependent samples. The goal was met when a t-test for dependent samples demonstrated a positive, statistically significant difference between pre- and post-assessment survey scores: $t_{(36)} = -4.623, p < .0001$.

The positive result from the t-test was encouraging. One positive change was the view that the tithe is the economy of God to support the work of the Kingdom. The pre-survey showed that only 38% strongly agreed that tithing is the means that God uses for the work of the gospel. The post-survey revealed that 51% strongly agreed that the Lord uses the tithe of God's people to advance His cause. Furthermore, there were 29% in the pre-survey who disagreed that the tithe is a means by which the Lord advances His mission, while the post-survey revealed that only 9.8% continued to hold that view after the message series—an encouraging breakthrough for the church. It shows that people were able to see how important their financial faithfulness is for the work of the Kingdom.

The preaching series made a positive impact on the life of the church. The t-test proved this result, and I also modified the post-survey to include two follow-up questions for additional information. I challenged the congregation, in the last sermon preached, to evaluate where they were in their giving. I placed four buckets on the table. The first bucket stood for a person who does not give anything to the Lord; the second bucket stood for a person who gives but does not tithe; the third bucket represented a person who gives of their tithes, and the last bucket stood for those who give tithes and

offerings. The challenge was to identify which bucket best reflected their giving and consider taking the next step to move up one bucket. The modification, therefore, included a question at the end to express the action they planned to take in moving toward financial faithfulness. This question was optional for those taking the survey. Out of those who answered this question, 95% affirmed that they were going to make a move to the next level of giving, with 30.5% going from a regular giver to becoming a tither. I also asked an open-ended question: How has this series helped you in thinking about biblical financial faithfulness? The responses I received were encouraging. The congregation expressed their appreciation in helping them understand why they are to give and how financial stewardship honors the Lord. One individual stated, “The sermon that reflected upon the honor of tithing significantly influenced my life and perspective and how I want to raise my child.” When parents become faithful financial stewards and teach this concept to their children, then the church will be able to be a blessing for many years to come through the preaching, teaching, ministry, and missions of the local church—thus, bringing honor to the Lord.

Strength of the Project

The first strength of this project was the exposition of the Word of God. The message series was impactful because the sermons were taken from the authoritative Word. The members of LWC were challenged, not by the words of the pastor, but by the Word of God to examine the truth of how Christians are to view their finances. The messages allowed the congregation to see how the Lord views our giving throughout the entirety of Scripture—not to guilt people into giving but to show the honor of giving. The message series revealed the principle of tithing and challenged the church to see that tithing is a principle for us to follow out of our obedient devotion to Christ and His kingdom.

The second strength of this project was that the series focused on one overall

idea of giving—to honor the Lord. Each sermon was able to stand alone within its own sermon context while at the same time building and connecting on one another to communicate how the biblical principle of tithing honors the Lord. This allowed people to see how tithing proves their respect for God, trust in God, and faithfulness to God. It also reveals one's priorities for the Kingdom work to supply provision for the ministries, ministers, and mission of the church. All of this results in bringing honor to the Lord. The Lord, then, out of His kindness, blesses the giver more than we could ever bless Him. Truly the lesser is blessed by the greater.

The third strength of this project was that I preached from both the OT and NT to communicate the principle of tithing. I also preached from various genres of the Bible such as historical narrative, wisdom literature, prophecy, gospel narratives, and epistles. The Word of God does not simply address the principle of tithing in one book nor does the Word of God only teach the principle of the tithe in one genre. The Word of God instructs on the principle of the tithe and financial faithfulness throughout the entirety of Scripture.

The fourth strength of this project was that it addressed a practical need in our church. This was the first time in sixteen years that I preached a message series on financial stewardship. The fact that LWC was below the state average in giving was of great concern. I realized that the lack of biblical teaching in this area aided in the lack of faithfulness in our congregation. This project allowed me to preach a much-needed series to the members of LWC. It appears that the message series has made an impact in the giving practices of the church. The Sunday offerings have increased by 20% since the completion of the project. The finance team agreed to increase the churches Cooperative Program giving. The church has even shown an increase in giving from the onset of Covid-19 up to the current date.

Lastly, the project allowed me to communicate the gospel through the principle of the tithe. I was able to explain how our giving is out of devotion to the Lord, who

tithed his best for mankind—his son. Jesus was the first fruit of God. Jesus died as the seed for a future harvest. Jesus died for all who will call on the name of the Lord, and he will return to reap the harvest that was sown at the cross of Calvary. Jesus redeemed for himself a people who are now a chosen race, a royal priesthood, a holy nation. Christians are to offer up spiritual sacrifices to their God as a priest of God. Believers bring several spiritual sacrifices to the Lord: worship, prayer, good works, etc. and, yes, the sacrifice of our tithe. We give to the Lord out of a heart of overflowing gratitude for His amazing gift of salvation. The financial sacrifices of God’s people are to be a pleasing aroma to the throne of God and to bring the Lord honor for his great mercy. The greatest results from the preaching through this series was the fact that three individuals called on the name of the Lord for salvation!

Weaknesses of the Project

The first weakness of this project was the administration of the Financial Stewardship Knowledge Assessment Survey. The use of Google forms made the survey an easy and efficient way to collect data. The weakness, however, was that there was no hard copy survey made available for those who may not have had access to the internet. This oversight, undoubtedly, excluded some of the older members of the congregation.

A second weakness of this project concerned the anonymity of the project: the people who took the pre-survey may or may not have been the same people who took the post-survey. A personal identification code was used to track the responses, but this code was created by each individual. The pastoral staff could not contact the people who took the pre-survey to encourage them to complete the post-survey. This resulted in 82 people taking the pre-survey, 59 people who took the post-survey, and only 37 people, according to the personal identification number, who took part in both surveys.

A third weakness of the project was the lack of teaching curriculum for each sermon. At least three teaching moments were lost in this project. First, there were no

outline notes given to the congregation. This could have equipped the congregation with the Scripture references as well as the key points in each sermon. Second, there were no further study guides developed for each sermon. A study guide could have directed church members to study the passages of Scripture even further. It could have allowed the opportunity for thought-provoking questions and self-reflection. Third, there was no concentrated effort to form Bible study groups that would meet together to study, discuss, and pray over the lessons preached in each sermon.

A final weakness was the lack of a follow-up plan of action for the life of the church. I shared the information with the pastoral staff team, the leadership team, and the finance team. I did not, however, share the results with the church body. An opportunity was lost to celebrate and encourage the steps that our church made during this series. The post-survey revealed a great response in people who wanted to move towards becoming a generous giver. There were no direct-action steps, however, to help the people move in that direction.

What I Would Do Differently

The first adjustment that I would make to this project would be to separate it from the sermon series that I preached throughout the year and make this project stand alone. I thought that including this project in the overall theme for the year would be beneficial, but I believe that it hindered the special emphasis that this project could have made on the congregation. The theme for the year was “Engage the Seven,” the seven purposes of our church: fellowship, pray, serve, learn, invite, give, and worship. The reason for including this project in the overall plan for the year was to ensure that the giving series was natural and wasn’t just a project for my studies. The problem, however, was that it did not allow me to focus more attention on the purpose of giving. The church was on a year-long campaign of evaluating how well we were “engaged” in living out the purposes of the church. I fear that the congregation was weary of taking surveys, as I

asked them to participate in a pre and post survey for each series, which made the pre and post survey for this project the eleventh and twelfth survey that the member would have completed that year. It also did not allow for me to develop an overall discipleship approach for the purpose of financial stewardship.

This reality brings me to the second part I would do differently—I would develop an overall discipleship approach that would include more than the congregation listening to eight sermons. I would begin by gathering the pastoral staff, leadership team, finance team, and our small group leaders for a time of prayer. I would clearly lay out the vision to this group first and ask them to begin praying for the people in our church. I would develop a small group curriculum to go along with each sermon and train every small group leader over the material. I would then announce the upcoming series to the church and begin gathering names of everyone who would like to take part in a small group Bible study for the duration of the series. This time of study would include prayer, further Bible study, and discussion. I would remain in contact with every small group leader to get feedback on any questions, concerns, or praises.

At the conclusion of the sermon series, I would have an evening worship service for the purpose of celebrating the completion of the message series. The service would include a time of worship, prayer, and testimonials from the congregation. I would also provide an opportunity for people to commit to a plan of action and join a continued Bible study group for the purpose of continuous discipleship in financial stewardship as well as other biblical disciplines of the faith. I missed the opportunity to pour into our leadership team, finance team, and small group leaders with the teaching material developed during this project. I did not capture the entire church through prayer and Bible study. I believe that we would have seen an even bigger impact if the entire church was encouraged to not only hear the sermons preached but also to study the content of the sermons.

Personal Reflections

This ministry project was one that was beneficial not only for the church but also for me, personally and as a pastor. For years I avoided preaching a financial stewardship series, while at the same time faithfully practicing financial faithfulness. The fear of being labeled as a “prosperity gospel preacher” robbed me and our church of important biblical truths. I am sad to say that it took the pursuit of an educational degree to push me to be faithful in preaching the full counsel of God’s Word. I am happy to say that this pursuit was a blessing for me and the congregation of LWC.

First, as a pastor I realized that people are longing for the truth of God’s Word. The believer deserves to receive biblical counsel on such a critical area of life. Even though I feared they might reject this teaching, the congregation embraced the message. I learned that when confronted with biblical truths, our congregation was willing to obey God’s Word. Several parishioners explained that seeing the big picture of why and how from the teaching series really helped them to see the importance of tithing. I was reminded of the fact that, as a pastor, I am responsible and accountable for having high expectations for the body of Christ I shepherd. I was reminded never to avoid harder teachings or doctrine because of my personal fears and doubts. I used a thoughtful approach filled with prayer, study, and preparation, and Christians were ready and deserving of learning how to understand and apply God’s principles in their lives, even the hard ones.

Second, it confirmed my belief that the Lord has given us a principle to follow when it comes to giving. I have always found it interesting that some people advocate that Christians are to be solely “generous” givers. If no standard exists, then how can people ever know if they are generous givers? The example of tipping a waiter or waitress is useful to illustrate this point. The standard principle for tipping is fifteen percent of the bill, so a person shows the waiter honor when he or she tips a waiter fifteen percent. A person who gives below this amount shows the waiter dishonor. If a person

feels generous and wants to bless the waitress beyond the expectation, then they might give the waitress fifteen or twenty dollars. The waitress recognizes the person as a generous tipper because there is an expected fixed amount of how much to give. He or she went beyond the expectation—thus being generous. The danger of not having a standard principle to judge generosity is that it becomes relative to the giver. One person may feel that ten percent is generous while another believes it should be twenty. The point remains the same. The judgment of generosity is relative to the giver. Many view tithing in the same manner—they place the value of generosity on the giver. This way of thinking allows people to formulate their own understanding of what is acceptable to God. The Bible, however, makes it clear what is acceptable to God—our first fruits. My position aligns with many great saints of God. Abel brought his first fruits to the Lord. Noah offered up a sacrifice of clean animals unto the Lord. Abraham gave a tenth to the Lord, and Jacob followed his grandfather's example. Moses instructed God's people in how they were to give to the Lord. Jesus commended the tithe and the early church continued this practice. The principle of the tithe is not a burden but a blessing. It gives Christians a standard by which they can rightly steward their financial resources.

Furthermore, many of the early church fathers also taught the importance of Christians giving their tithes to the Lord. Men such as Clement of Alexandria, Cyprian, and Augustine believed that Christians should place a high priority to give their first fruits to the Lord. One of the oldest documents of Christians practices, the *Didache*, also taught the practice of honoring the Lord through tithes and offerings. Not only did some of the church fathers hold this view but also men from the Reformation tradition as well as many pastors today hold this same view. This confirms that I am not alone in my interpretation of the Scripture.

Third, I gained a greater insight in the concept of the priesthood of the believer. I have primarily looked at this doctrine as the privilege of a Christian's personal access to the Lord through prayer. I never put the aspect of bringing a financial sacrifice

to the Lord as a role of the priesthood of the believer. The sermon, “A Matter of Blessing,” focused on Paul’s view of the financial gift of the Philippian Church. He called their financial gift a “fragrant offering” a “sacrifice” acceptable to God. This text shed a light on an aspect of giving that I had overlooked. Paul, in agreement with Peter, sees the Christian as a holy priesthood. One of the duties of the priest was to offer sacrifices to the Lord. The Bible declares that we are to offer spiritual sacrifices such as prayer, praise, good works, and our finances. The book of Revelation describes the prayers of the saints as the incense before God. Just as the prayers of God’s people arise before the throne of God, so too does the financial gift of God’s people. Paul described the financial gift as a pleasing aroma. The Christian, therefore, offers a sacrifice to the Lord when he or she gives their first fruits to the Lord. The Christian is carrying out his priestly duty. The stewardship of our finances is a divine work.

Lastly, the project opened my eyes to the true motive in giving my first fruits, or tithe, to the Lord—to honor God. The words of Solomon in Prov 3:9 stand before me in bold letters, “Honor the Lord with your wealth.” Many scholars believe that Solomon, other than Christ, was the wisest man to ever live. These are his words—honor the Lord with your wealth. This simple command led me down a path of discovery concerning our true motive in giving. Solomon gave us a specific way that we can give the Lord honor. The book of Malachi, along with other books of the Bible, echoes this truth. The Lord asks the people in Malachi’s day simple questions such as “Will a man rob God?” and “If I am your Father, then where is my honor?”

The aspect of honor, therefore, is at the heart of our giving. I should not give to the Lord on my terms. I should not take what rightly belongs to him and use it for my pleasure. The words of Jesus are clear. A person cannot serve both God and money. The way that we spend our money reveals a person’s heart—for where our treasure is, there our heart will be also. The Lord looks at the heart when I give. He is not looking at the quantity but the quality. What matters is not “how much” I give but “how” I give. Do I

bring Him my best—is it my first fruits? Because I know that the Lord looks at the heart when I give, I do not want him to see the heart of a thief but the heart of a grateful son.

Conclusion

Biblical financial stewardship must be the standard for every Christian. The act of bringing one's tithe to the Lord is one way that the believer brings honor to the Lord and a principle to follow. The expectation of the believer is to bring his or her first fruits to the Lord. The gift a person gives to someone demonstrates how he feels towards that individual. LWC must carefully examine its obedience in financial stewardship. The church must realize the importance of biblical financial stewardship and honor God through tithes and offerings.

The discipline of tithing communicates a message—a message of trust. Will Christians trust the Lord with their finances? Tithing also communicates respect. The Christian who gives to the Lord first, before spending money on themselves, states that his kingdom has priority. The church has the greatest message to declare to a lost world. God the Father sent God the Son to redeem for himself a people by the power of God the Holy Spirit. The good news is that all who call on the name of the Lord are saved from Hell and promised eternal life in His kingdom. Christians who are faithful in their financial stewardship communicate that this mission is worth supporting. The church can care for its facilities, continue its ministries, and care for its ministers. The gospel message is able to advance through the financial faithfulness of God's people.

Biblical financial faithfulness is a matter of priorities. People invest in matters that are important to them. The church is communicating a poor message when only four percent of evangelical Christians tithe to their local churches.¹ The sad reality is that most Christians rob God and do not place the kingdom of God first in their finances.

¹ Sproul, *5 Things Every Christian Needs to Grow*, 120.

Christians, instead, invest their money in the kingdom of this world and give out of their leftovers rather than their first fruits. The American church could make a greater impact in their communities if more Christians gave faithfully. Churches across America are working on budgets that are underfunded because consumerism has captured the heart of many professing Christians who gladly pay tithes to shops in the market, mall, movie theater, entertainment houses, etc. The words of Malachi are as true today as they were then: “If I am your father, then where is my honor?” Christians must honor the Lord through biblical financial faithfulness.

We have heard the call of Christ at LWC. He has spoken clearly through His Word. The giving of our tithes and offerings honors the Lord. Honoring the Lord involves more than financial faithfulness but not less than our finances. Will the church honor the Lord? I am growing more encouraged every day as I see the stewardship principle embraced and employed. LWC is taking a step closer to becoming a tithing church. The giving is on a trajectory of increase rather than decrease. The Lord is being honored through the financial faithfulness of God’s people. May the gospel continue to reach the ends of the earth and may we win friends to heaven.

APPENDIX 1

FINANCIAL STEWARDSHIP KNOWLEDGE ASSESSMENT PRE-SURVEY

This survey was administered through a Google Form to the members and attenders of Living Water Church. This survey was completed during week 2 of the project.

Agreement to Participate

The research in which you are about to participate is designed to identify the current understanding and practices of biblical financial stewardship. This research is being conducted by Grant Cannoy for the purpose of collecting data for a ministry project. Any information you provide will be held strictly confidential, and at no time will your name be reported or identified with your responses. Participation is strictly voluntary, and you are free to withdraw at any time. By completion of this survey, you are giving informed consent for the use of your responses in this project.

_____ Please enter a four-digit number of your own choosing on the line provided to give the finance team a way of comparing your two assessments while still concealing your identity. The same number will need to be recorded on both the pre-series and post-series assessments.

Directions: Please answer the questions by checking the appropriate response.

Section 1: Demographic information and general questions.

1. Please circle your age group:

18-20 20-30 31-40 41-50 51-60 61-70 71+

2. Please circle your gender:

Male Female

3. How long you have been a Christian:
 0-3 years 4-7 years 8-12 years 13-19 years 20+years
4. How long have you attended Living Water Church:
 0-2 years 3-5 years 6-8 years 9-11 years 12+years
5. I have completed the membership class of LWC and signed the membership covenant:
 Yes No
6. Please circle your total gross annual household income:
 0-\$15,000 \$16,000-\$29,000 \$30,000-\$50,000 \$51,000-\$75,000
 \$76,000-\$100,000 \$101,000-\$150,000 \$151,000+
7. Please circle the denomination that you best identify yourself:
 Southern Baptist Methodists Church of God Christian Church
 Pentecostal Catholic Lutheran United Baptist Other

Directions: Answer the following questions: Please indicate your answer by circling the appropriate response according to the following scale: SD = strongly disagree, D = disagree, DS = disagree somewhat, AS = agree somewhat, A = agree, SA = strongly agree.

Section 2: Personal questions relating to biblical stewardship

1. I have a good understanding of biblical financial stewardship.
 SD D DS AS A SA
2. I know what the term “first fruit giving” means.
 SD D DS AS A SA
3. I believe that a tithe is giving 10% of my gross income.
 SD D DS AS A SA
4. Jesus taught on financial stewardship.
 SD D DS AS A SA
5. I believe that tithing is a matter of discipleship in the life of the believer.
 SD D DS AS A SA
6. I believe the tithe is an Old Testament requirement and does not pertain to the New Testament believer.
 SD D DS AS A SA
7. I believe that the tithe and “first fruit giving” are the same.
 SD D DS AS A SA

8. Jesus commended tithing and did not abolish it.
SD D DS AS A SA
9. I give 10% of my annual gross income to God through my local church.
SD D DS AS A SA
10. Tithing is a way to bring honor to God.
SD D DS AS A SA
11. Tithing demonstrates my trust in God's provision.
SD D DS AS A SA
12. I do not personally feel the need to tithe.
SD D DS AS A SA
13. God is more interested in my heart in giving than the amount I give.
SD D DS AS A SA
14. I believe that tithing is for the New Testament believer.
SD D DS AS A SA
15. I gain much joy when I give my tithe to the Lord.
SD D DS AS A SA
16. We are to give only what God puts on our heart to give.
SD D DS AS A SA
17. Tithing is God's system to ensure that ministers and the ministry are financially supported.
SD D DS AS A SA
18. Biblical financial stewardship reflects that I seek first the kingdom of God.
SD D DS AS A SA
19. God promises to bless those who tithe.
SD D DS AS A SA
20. Financial stewardship is a test of our faithfulness.
SD D DS AS A SA
21. I believe that God calls us to generous giving and not a tithe; and my generous giving is more than my 10% annual gross income.
SD D DS AS A SA
22. The tithe is to be given to the local church I attend.

SD D DS AS A SA

23. Tithing is an important practice that aids in the advancement of the gospel message through missions and evangelistic outreach.

SD D DS AS A SA

24. A person can be too poor to tithe.

SD D DS AS A SA

25. If every member of the church tithed, there would be an unlimited amount of potential to care for the needs of the poor, establish outreach ministries, and to help start other churches across the state, nation, and around the world.

SD D DS AS A SA

APPENDIX 2
SERMON EVALUATION RUBRIC

Sermon Evaluation Rubric					
Sermon # _____					
1= insufficient 2=requires attention 3= sufficient 4=exemplary					
Criteria	1	2	3	4	Comments
The sermon is faithful to the exposition of Scripture.					
The sermon has one clear main idea supporting biblical stewardship.					
The sermon utilizes other Scriptures, when available, to support the main idea of the message.					
The supporting points are clear, valid, and theologically in line with the biblical text.					
The sermon is structured with simple clarity.					
The application of the sermon was communicated clearly.					

APPENDIX 3

FINANCIAL STEWARDSHIP KNOWLEDGE ASSESSMENT POST-SURVEY

This survey was given through a Google form to the members and attenders of LWC. The pre-series assessment was completed during week 2 of the project and the same assessment was given post-series, with two modifications, during week 20.

Agreement to Participate

The research in which you are about to participate is designed to identify the current understanding and practices of biblical financial stewardship. This research is being conducted by Grant Cannoy for the purpose of collecting data for a ministry project. Any information you provide will be held strictly confidential, and at no time will your name be reported or identified with your responses. Participation is strictly voluntary, and you are free to withdraw at any time. By completion of this survey, you are giving informed consent for the use of your responses in this project.

_____ Please enter a four-digit number of your own choosing on the line provided to give the finance team a way of comparing your two assessments while still concealing your identity. The same number will need to be recorded on both the pre-series and post-series assessments.

Directions: Please answer the questions by checking the appropriate response.

Section 1: Demographic information and general questions.

1. Please circle your age group:

18-20 20-30 31-40 41-50 51-60 61-70 71+

2. Please circle your gender:

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5. I have completed the membership class of LWC and signed the membership covenant:
 Yes No
6. Please circle your total gross annual household income:
 0-\$15,000 \$16,000-\$29,000 \$30,000-\$50,000 \$51,000-\$75,000
 \$76,000-\$100,000 \$101,000-\$150,000 \$151,000+
7. Please circle the denomination that you best identify yourself:
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Directions: Answer the following questions: Please indicate your answer by circling the appropriate response according to the following scale: SD = strongly disagree, D = disagree, DS = disagree somewhat, AS = agree somewhat, A = agree, SA = strongly agree.

Section 2: Personal questions relating to biblical stewardship

1. I have a good understanding of biblical financial stewardship.
 SD D DS AS A SA
2. I know what the term “first fruit giving” means.
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3. I believe that a tithe is giving 10% of my gross income.
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4. Jesus taught on financial stewardship.
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5. I believe that tithing is a matter of discipleship in the life of the believer.
 SD D DS AS A SA
6. I believe the tithe is an Old Testament requirement and does not pertain to the New Testament believer.
 SD D DS AS A SA
7. I believe that the tithe and “first fruit giving” are the same.
 SD D DS AS A SA

8. Jesus commended tithing and did not abolish it.
SD D DS AS A SA
9. I give 10% of my annual gross income to God through my local church.
SD D DS AS A SA
10. Tithing is a way to bring honor to God.
SD D DS AS A SA
11. Tithing demonstrates my trust in God's provision.
SD D DS AS A SA
12. I do not personally feel the need to tithe.
SD D DS AS A SA
13. God is more interested in my heart in giving than the amount I give.
SD D DS AS A SA
14. I believe that tithing is for the New Testament believer.
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15. I gain much joy when I give my tithe to the Lord.
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SD D DS AS A SA
17. Tithing is God's system to ensure that ministers and the ministry are financially supported.
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SD D DS AS A SA
20. Financial stewardship is a test of our faithfulness.
SD D DS AS A SA
21. I believe that God calls us to generous giving and not a tithe; and my generous giving is more than my 10% annual gross income.
SD D DS AS A SA

22. The tithe is to be given to the local church I attend.

SD D DS AS A SA

23. Tithing is an important practice that aids in the advancement of the gospel message through missions and evangelistic outreach.

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24. A person can be too poor to tithe.

SD D DS AS A SA

25. If every member of the church tithed, there would be an unlimited amount of potential to care for the needs of the poor, establish outreach ministries, and to help start other churches across the state, nation, and around the world.

SD D DS AS A SA

The following two questions were a modification to the pre-survey. These two questions were “optional” for the individuals completing the survey.

26. After hearing the sermons on biblical financial stewardship, the following best describes my plan of action.

- I am a person who does not give anything but will become a regular giver
- I am a regular giver and will make a plan to become a tithing believer
- I give of my tithe from my net income and desire to move to a tithe from my gross income
- I faithfully tithe off my gross income and desire to become a person who gives tithes and offerings
- I faithfully give tithes and offerings and will always seek to become more generous for God's kingdom
- I am satisfied with my giving and do not feel the need to be more generous in my giving

27. How has this series helped you in thinking about biblical financial faithfulness?

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ABSTRACT

DEVELOPING AN EXPOSITORY PREACHING SERIES ON FINANCIAL STEWARDSHIP AT LIVING WATER CHURCH IN MT. STERLING, KENTUCKY

William Grant Cannoy, DMin
The Southern Baptist Theological Seminary, 2020
Faculty Supervisor: Dr. Hershael W. York

This project seeks to develop an expository preaching series on financial stewardship at Living Water Church in Mt. Sterling, Kentucky. Chapter 1 presents the history and ministry context of Living Water Church and the goals of this project. Chapter 2 provides exegesis of the following passages: (Matthew 23, 1 Corinthians 16, 2 Corinthians 8-9, Ephesians 4, Proverbs 3:1-10, 1 Samuel 2, Malachi, Nehemiah 10-13, Numbers 18:26 and 1 Corinthians 9:14 along with Exodus 36 and 2 Corinthians 9:6, and Matthew) to show that biblical financial stewardship honors God, enhances the word of God, and brings blessing to believers. Chapter 3 presents examples of preachers throughout church history who taught biblical financial stewardship. Chapter 4 describes the project itself, recounting the content and teaching methodology of the specific messages. Chapter 5 evaluates the efficacy of the project based on completion of the specified goals. Ultimately, this project seeks to faithfully lead the people of LWC to a God honoring life of biblical financial stewardship.

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Student Pastor, Fairview Baptist Church, Ashland, Kentucky, 1993-1997

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