

33 Laws of Stewardship

Summer Reading 2021

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Zoom Info – Bible Study Meeting Information

Click on the link below

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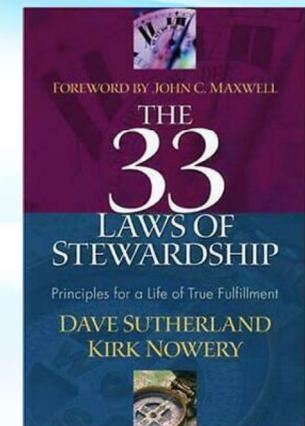
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Introduction

The 33 Laws of Stewardship

- Based on Biblical Principles
- Easy to understand
- Faith produces results that demonstrate the theory
- Easy to practice and apply if we are more committed to God than to ourselves
- Hard to practice and apply if we are more committed to ourselves than to God



Introduction

4

Discussion

- Imagine if we all had two numbers on our backs for all to see. When I look at you, I see your numbers. When you look at me, you see my numbers.
 - The first number represents the percentage of time you spent in his will (serving, studying, worshiping, praying).
 - The second number represents the percentage of your income that you return to God.
- **Scenario 1** → Suppose someone had low numbers, but very vocal, animated praise? What are you thinking?
- **Scenario 2** → Suppose someone had high numbers but sat quietly. What are you thinking?

Introduction

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God knows our heart – Your Stewardship is a result of what is in your heart

- **Isaiah 29:13 (KJV)** Wherefore the Lord said, Forasmuch as this people draw near *me* with their mouth, and with their lips do honour me, but have removed their heart far from me, and their fear toward me is taught by the precept of men:
- **Matthew 15:8 (KJV)** This people draweth nigh unto me with their mouth, and honoureth me with *their* lips; but their heart is far from me.
- **Proverbs 27:19 (NIV)** As water reflects the face, so one's life reflects the heart.

Introduction

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Galatians 6:7

- God is not mocked. The design of this observation is to reply to the dishonest excuses which are frequently pleaded. One alleges that he has a family to support, and another asserts that he has no extra wealth to spend in liberality or abundance. ... These apologies Paul utterly rejects, for a reason which the world little considers, that this transaction is with God. Calvin
- God is not mocked--The Greek verb is, literally, to sneer with the nostrils drawn up in contempt. God does not suffer Himself to be imposed on by empty words: He will judge according to works, which are seeds sown for eternity of either joy or woe. JFB
- **Galatians 6:7 (KJV)** Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap.

Introduction

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Psalms 51:10

- Create in me a clean heart, O God! David now saw, more than ever, what an unclean heart he had, and sadly laments it, but sees it is not in his own power to amend it, and therefore begs of God (whose prerogative it is to create) that he would create in him a clean heart. He only that made the heart can new-make it; and to his power nothing is impossible. ... and therefore he prays, "Lord, renew a right spirit within me; repair the decays of spiritual strength which this sin has been the cause of, and set me to rights again." Renew a constant spirit within me... He had, in this matter, discovered much inconstancy and inconsistency with himself, and therefore he prays, "Lord, fix me for the time to come, that I may never in like manner depart from thee."
- **Psalm 51:10 (KJV)** Create in me a clean heart, O God; and renew a right spirit within me. MHWBC

Introduction

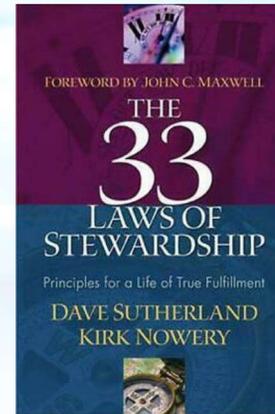
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1. We all have a degree of inconstancy and inconsistency within us...
2. The question is are we studying and praying our way out of it and through it?
3. Or do our actions and lives indicate we are content with the inconstancy and inconsistency within us?

Introduction

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Please Pray About Your Stewardship Commitment



- As you read this book, and as we go through this study it will identify areas where we can improve our walk with God.
- It is not enough to say to ourselves we will do better. We need to pray and ask God to help us do better, to turn our desire to do better into the strong commitment to change and actually do better.

Introduction

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33 Laws of Stewardship

19 – The Law of Graceful Abundance

Abundant grace brings abundant blessing and spurs abundant ministry

- **Page 96 – Build a memorial of gratitude for God's grace.** We are not suggesting that you build an actual structure, but **a written memorial of the ways in which God's abundant grace have resulted in abundant blessings in your life.** The "stones" in your memorial are the great events and experiences through which God has taken you on your spiritual journey. As you remember each one, your appreciation will grow as your motivation and ministry grows.



12

5 to 10 Stones (Great Events and Experiences)

- Beginning on page 93 of this handout package, are pages for you to write down 5 to 10 things where God's grace or providence impacted your life.
 - Think, reflect, go back in time through your life.
 - **You will not have to share**; this is for your own personal reflection.
 - Please write them down rather than just thinking about them.
 - There will be an anonymous poll next week that simply asks if you wrote them down.

13

1 – The Law of Rightful Ownership

Nothing truly belongs to us; everything actually belongs to God

- **Page 12 – Think of money as a means to an end, not the end itself.** ... In the final analysis, the hallmark of stewardship is administration not acquisition. Only by pursuing the goal of pleasing God do we find true pleasure and satisfaction for ourselves.



14

Luke 12:15

- Covetousness. An unlawful desire of the property of another; also a desire of gain or riches beyond what is necessary for our wants. It is a violation of the tenth commandment ([Ex 20:17](#)) and is expressly called idolatry ([Col 3:5](#)). 
- **Luke 12:15 (KJV)** And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.

15

What is idolatry?

16

True or False:

1. If someone spends their money on a nice car or home or clothes and does not tithe or give as God has prospered them they are being idolatrous.
 - This could also include fishing rods, vacations, golf clubs etc.

17

2 – The Law of Purposeful Possession

Wise stewards are guided by lordship, not “hoardship”

- Page 17 – Richness toward God comes through seeking his direction before settling on decisions. ... And whenever we receive “windfall” blessings, the first order of business is to ask, “Lord what is your purpose in this? What do you want me to do?”



18

True or False:

1. Mt. Calvary has had members that received a windfall blessing and then made correspondingly large donation to the church?

19

Matthew 6:33

1. That Christians must here on earth set themselves to seek heaven or the kingdom of God.
2. That God's kingdom cannot be sought without God's righteousness: holiness is the only way to happiness.
3. That heaven, or the kingdom of God, must be sought in the first place, with our chief care and principal endeavor.
4. That heaven being once secured by us, all earthly things will be superadded by God, as he sees needful and convenient for us.

- **Matthew 6:33 (KJV)** But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

Burkitt

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3 – The Law of Miraculous Multiplication

The economics of stewardship is governed by the mathematics of the supernatural

- Page 22 – When faced with a major need, brace for a great **adventure**. ... Noah had to believe and act accordingly because faith has no time limit. Faith was the only reasonable response for Noah, as it is for us stewards today.



21

When it comes to faith, over the course of my Christian walk I have

1. Put a time limit on it
2. Never put a time limit on it
3. Have a time limit on it right now

22

Hebrews 11:6

- *And that he is a rewarder of them that diligently seek him.* This is equally necessary as the belief that he exists. If we could not believe that God would hear and answer our prayers, there could be no encouragement to call upon him. It is not meant here that the desire of the reward is to be the motive for seeking God--for the apostle makes no affirmation on that point; but that it is impossible to make an acceptable approach to him unless we have this belief.

Barnes

- **Hebrews 11:6 (KJV)** But without faith *it is* impossible to please *him*: for he that cometh to God must believe that he is, and *that* he is a rewarder of them that diligently seek him.

23

4 – The Law of Guaranteed Return

As you give so it will be given unto you

- Page 25 – Check your eternal investment portfolio on a daily **basis**. The wise Christian comes to understand that these eternal investments are more important than temporal ones.
- How is the eternal investment in your _____ going?
 - Prayer life
 - Spiritual development and knowledge of God's word
 - Sacrificial giving
 - Service
 - Private worship



24

Luke 6:38

- He promises us here, 1. Not bare measure but good measure. 2. Pressed down, shaken together, and running over; nothing adds more to the measure than the shaking of the bushel, the crowding and pressing of the corn, and heaping till the measure runs over: now a measure will run over as long as you will pour. Learn that charities done in faith, in obedience to God, and with an eye to the glory of God, will produce a certain and plentiful increase.
- **Luke 6:38 (KJV)** Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.

Burkitt

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5 – The Law of Hilarious Generosity

God loves givers who give with the right attitude.

- **Page 29** – Think of all the reasons to give with hilarious generosity: God, with a heart full of perfect love and compassion, gave his only Son to purchase or salvation. He gave the Holy Spirit as our eternal comforter, guide and teacher. He gave us the promise of life abundant here and life forever with him in Heaven. He gave free access into His presence, allowing us to come with our petitions, and promising to hear and answer when we pray. He gave all this and so much more! How can we not give.



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Can I be considered a cheerful giver if I give less than I should? i.e. I give three percent of my income, instead of ten percent.

1. Yes, the amount doesn't matter, it is your attitude
2. No, if you are not meeting the basic requirements your attitude doesn't matter.
3. Not sure, I know what Deacon Simpson would say, but I want to hear what Pastor Coffie says

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2 Corinthians 9:7

- "God loveth a cheerful giver." God loves this kind of giving, and he loves the one who thus gives. A grudging giver is peculiarly offensive to God. It is so monstrous that, when God has *lent* us so many things, we should hesitate to return to him the few for which he asks. But when we have as much joy in returning as we had in receiving, he is well pleased. And when we rise still higher and believe truly that "it is *more* blessed to give than to receive," we please him the more. The cheerful giver resembles God, for God is a cheerful Giver; —how bountifully and how willingly he has endowed us!
- **2 Corinthians 9:7 (KJV)** Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.

Pulpit

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What is meant by a cheerful giver?

1. Give proportionately, for cheerful givers reckon how much as good stewards is expected from them. If giving the tenth of one's income to the Lord were a duty under the Jewish, much more is it so now under the Christian dispensation. But the Jew, with his free-will offerings, etc., perhaps gave as much as a third altogether. ... I do not, however, like to lay down rules. Give as the Lord hath prospered you, and do not make your estimate what will appear respectable, or what is expected by others, but as in the sight of God.

If we truly gave as the Lord has prospered us it would be _____.

1. less than 10 percent of our income
2. around 10 percent of our income
3. more than 10 percent of our income

What is meant by a cheerful giver? continued

2. Give willingly, and do not be "bled" or squeezed like the young grape to get the wine out because it is not ripe. We ought to be like the honeycomb, dropping spontaneously.
3. Get beyond the serf-like, slavish spirit. The slave brings his pittance, which he is obliged to pay, and goes his way in misery. But the child, pleased to give its Father what it can, beholds the Father smile, and goes its way rejoicing.
4. Give very earnestly. Some give God their time, but they are half asleep. Some give Him their efforts, but their heart never seems in them.
5. Wish that we could give ten times as much. Oh that we could learn the secret of entire consecration!

6 – The Law of Faithful Dependability

Trustworthiness marks the true steward.

- **Page 33 – To be a trustworthy steward, you must handle small things with the same regard as big things.**
- **Page 34 – To be a trustworthy steward, you must see everything in life as sacred. For the believer, everything in life is sacred, and everything is devoted to the Lord. Whatever your talents, whatever your treasures, all are to be dedicated to God's purpose. "Whatever you do, do it all to the glory of God" ([1Co 10:31](#))**

When it comes to my time spent over the past week, I treated it as _____.

1. Sacred
2. Mostly sacred
3. Somewhat sacred
4. Not sacred

33

Luke 16:10-11

- We cannot possibly serve both God and mammon. "When you see a dog following two men," says Ralph Erskine, "you know not to which of them he belongs while they walk together; but let them come to a parting-road, and one go one way, and the other another way, then will you know which is the dog's master. So, while a man may have the world and a religious profession too, we cannot tell which is the man's master, God or the world; but stay till the man come to a parting-road. God calls him this way, and the world calls him that way.

Bibillus

- **Luke 16:10-11 (KJV)** He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true *riches*?

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7 – The Law of Paradoxical Participation

The richest generosity often comes out of the deepest poverty

- **Page 38 – Have an open heart and an open hand.** If one claims to have an open heart but is not willing to have an open hand, something is amiss, for the two should be inseparable.
- **Page 38 – Be a river, not a reservoir.** Believers are channels not containers. God's love and grace are to flow through us, not be held in us.
- **Page 36 – True generosity is not measured by the size of the gift but by the spirit of the giver, and the Macedonians had a joyous spirit which transcended their severe circumstances.**



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2 Corinthians 8:2

- The offering is sanctified by its motive and spirit. It is not the intrinsic value of the contribution, but the love of the contributor and his relative ability to give, that makes the contribution acceptable to God.
- **There are three classes who fail to do their duty —** (1) Those who give largely, but not "according to their means"; if they did, they would give hundreds instead of tens, and thousands instead of hundreds. (2) Those who give nothing because they are too poor. (3) A class made up of rich and poor, whose religious joy is so angelic that it always soars above the financial wants of the Church....

Bibillus

- **2 Corinthians 8:2 (KJV)** How that in a great trial of affliction the abundance of their joy and their deep poverty abounded unto the riches of their liberality.

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8 – The Law of Supernatural Supply

God enables the giver to give beyond his ability to give.

- **Page 40** – Practical Christian living is not a natural thing. By this we don't mean that it is abnormal or odd, but that it transcends the natural world. At its core, it is supernatural. The power which God gives the believer is not natural power but supernatural power. The provision He makes is not natural but supernatural. This is an absolute law in the economy of economic stewardship, and it must not escape our attention.
- **Page 41** – **Bid farewell to the scarcity mindset.** Far too many Christians are more prone to think in terms of scarcity than abundance. They focus on what they don't have rather than thinking about what they could have through God's abundant provision.



37

True or False:

- God has provided me a supernatural financial blessing.

38

9 – The Law of Eager Willingness

Wise stewards joyfully choose to support God's work and do God's will

- **Page 45** – **The willing giver encourages others to give, inspiring them by example.** Of all the ways in which King David inspired his people as a leader, his generous giving had perhaps the most impact because it was something literally everyone of his subjects could imitate.
- **Page 46** – **The willing giver sees the pleasure of sacrifice, not the pain.** ... What is our sacrifice really? Are we not just giving back to God what he gave in the first place? Willingness to give, whatever the cost, ought to be prompted by the pleasure of serving a gracious God.



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Suppose Pastor Coffie did not tithe. How would that impact Mt. Calvary?

40

10 – The Law of Reciprocal Supply

Through meeting others needs we meet our own

- Page 47 – As we relate to one another, there is no room for jealous comparison
- Page 48 – The importance of spiritual gifts must not be underestimated because without them we cannot function properly in Christ's body. A spiritual gift is a divinely ordained ability through which Christ enables His Church to accomplish its purposes on earth. In short, it is spirit given capacity for Christian service. The source of each gift is God Himself, and the nature of each gift is purely spiritual,



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2 Corinthians 8:14

- Christians should contribute liberally while they have the means. In the ups and downs of life, no one can tell how soon he may be unable to contribute, or may even be dependent on the charity of others himself. ...While he is prospered, he should embrace every opportunity to do good to all. Some of the most painful regrets which men ever have, arise from the reflection that when prospered they were unwilling to give to benefit others, and when their property is swept away they become unable. ...Too late they regret that they were not the liberal patrons of the objects of benevolence when they were able to be.

Barnes

- **2 Corinthians 8:14 (KJV)** But by an equality, *that* now at this time your abundance *may be a supply* for their want, that their abundance also may be a *supply* for your want: that there may be equality: 42

11 – The Law of Constructive Contribution

The work of God is done by the people of God giving according to the will of God

- Page 55 – The criticism was prompted by progress, which often occurs when God's people start to make things happen.
- Page 56 – The battle against God's foes would be waged first of all in prayer. Nehemiah didn't throw punches; he prayed. He resisted the temptation to strike back because he knew that God was in control.
- Page 56 – **Intensify your persistence in prayer.** ...They did what was necessary to complement their prayers.



43

Nehemiah 4:6

- "The people had a mind to work." ...the calls and opportunities for Christian work are numerous and urgent. The prevalence of "a mind to work" is therefore of great importance; its existence throughout any Christian community is matter for thankfulness, when it springs from Christian principle, and is directed wisely to valuable ends.
- A truly Christian "mind to work" springs from: 1. Sense of necessity. Perception of evils needing to be removed; of good requiring to be done. 2. Sense of duty. 3. Gratitude and love to God and the Redeemer. 4. Benevolence. 5. Hope. Of accomplishing good; of obtaining good. 6. All these may be excited and guided by good leaders. Such as Nehemiah.

Pulpit

- **Nehemiah 4:6 (KJV)** So built we the wall; and all the wall was joined together unto the half thereof: for the people had a mind to work. 44

Would a Pastor rather have church of 1000 typical members or a church of 100 members, if all 100 members had a mind to work?

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12 – The Law of Purposeful Blessing

We are made rich in every way to be generous on every occasion.

- **Page 62 – Giving on purpose begins with living on purpose.**
The purpose of your life should be the basis and motivating force behind your giving... There should be no conflict between why you live and why you give.
- **Page 63 – Blessing others generously is a delight not a duty.**
Christian obedience is not an oppressive, burdensome thing. It is a joyous response to a grateful heart. Likewise Christian generosity is the natural expression of one who purposefully blesses others. It is a delight not a duty.



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13 – The Law of Consistent Collection

Consistent giving facilitates consistent ministry

- **Page 66 –** The word prospered has a wonderful meaning in the original Greek language of the New Testament. Literally it means “blessing in the good way.” That “good way” might be a good way in business; it might be a good way in relationships; it might be a good way in deeper fellowship with God.... It is inadequate to measure our prosperity only in dollars and cents when He gives us so much in divine love, grace, and mercy. We would be wise to think in terms of giving to God according to the full measure of his blessing.



47

1 Corinthians 16:2

- Men do not give as God hath prospered them, because they do not give systematically. They who have most are not they who give most, ... Many are the touching cases where the giving's of a servant, a workman, have more than equaled the generosity of the rich. The man of thousands squanders: every impulse is satisfied immediately; he denies himself nothing; he gives as freely when he is touched by a tale of woe, as he indulges when he wants indulgence. But his luxuries grow into necessities, and he then complains of his larger liabilities. Now let me appeal to those who really wish to do right in this thing. St. Paul's principle is the only safe or true one. Systematize your charity.
- **1 Corinthians 16:2 (KJV)**
Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.

Bibillus

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I give to the church _____

1. Systematically
2. More systematically than sporadically
3. More sporadically than systematically
4. Sporadically
5. Not anything

49

14 – The Law of Proportionate Participation

God's provision dictates the believer's proportion

- **Page 70** – (Elijah and the widow) The essential purpose of the story is to remind us that giving is an integral part of worship. The widow gave something out of her own need. She gave first to sustain the work of the Lord and fulfill the word of the Lord. God then opened the windows of grace and miraculously multiplied her gift – and the divine supply came for at least one full year.
- **Page 72** – Give in proportion to everything you have received. Proportionate participation in the work of God involves much more than money. Whatever God has given you, in whatever measure, is to be dedicated to him. Your talents, your abilities, your material wealth, your time – are all resources from which you can give.



50

Luke 12:48

- The greater the powers and opportunities entrusted to us, the larger the service which the Lord requires of us. Ignorance does not entirely excuse, for we are stewards, and it is the steward's duty to know his master's will. There is a guilt of ignorance as well as of transgression. The parable pointed to those who listened with delight to Jesus, but were careless about knowing his meaning. TFG
- From this and the preceding verse we find that it is a crime to be ignorant of God's will; because to every one God has given less or more of the means of instruction. Clarke

- **Luke 12:48 (KJV)** But he that knew not, and did commit things worthy of stripes, shall be beaten with few *stripes*. For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more.

51

After we have read this book can any of us legitimately say we do not understand the principles of what God requires for stewardship?

52

15 – The Law of Personal Initiative

Desire precedes duty in the grace of giving

- **Page 76** – **Take the initiative in giving to the cause of Christ.** Jesus put it like this: “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.”
- **Page 76** – **Take the initiative in giving to the spread of the Gospel.** ...By giving for the sake of the gospel we are ensuring that the message goes forth. No priority of stewardship is more important.



53

Luke 16:9

- Worldly possessions are the Christian's stewardship. If he has been wasting them in self-indulgence, he must take warning from the parable and so employ them in deeds of usefulness and mercy that, when the stewardship is taken from him, he may have obtained for himself a refuge for the future. But how can those whom the Christian has befriended receive him into heaven? The key to the difficulty is found at [Mt 25:35-40](#), where our Lord altogether identifies himself with his poor and unfortunate disciples, and returns on their behalf a heavenly recompense for any kindness which has been shown them on the earth.

TFG

- **Luke 16:9 (KJV)**
And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

54

16 – The Law of Total Excellence

Excellence in giving is part of a matched set of virtues

- **Page 79** – Daniel excelled in good times and bad. Regardless of the circumstances, he was the same person, a man of faith who would not be “limited” by normal expectations. He had learned, as all believers must learn, that the way of excellence is often a difficult path. Most people and, unfortunately, many Christians, settle for the easy road. They choose the acceptable over the exceptional, the paved highway over the rugged trail. However those who choose the way of excellence experience the greatest views and the most memorable journey.
- **Page 80** – The goal in striving for excellence is not to attain perfection but to achieve quality – the highest quality of which one is capable. ...



55

When it comes to church work and service, and I encounter a difficult path (circumstances or people) I _____

1. Shy away from the challenge
2. Accept the challenge grudgingly and complain all the way
3. Accept the challenge with a positive attitude

56

17 – The Law of Rightful Reward

Reward for stewardship and service is granted by God, not gained by man

- Page 84 – **Beware of making bargains with God.**
- Page 84 – **Beware of watching others.** ... Peter (and probably most other disciples) were guilty of watching other people, and that is a dangerous business.
- Page 85 – **Beware of overconfidence.** ... Overconfidence always results in disappointment because our judgments are bound to be faulty since we do not see men's hearts. It is motive that determines the value of ministry, and there will be many surprises when Christ judges. ... Most importantly, we must watch our motives and be sure we serve God because of one thing primarily – our love for Him.



57

1 Corinthians 4:5

- Our apostle's design in these words, is not to condemn all judgment of persons, words, or actions, or to oblige us to suspend our judging till the day of judgment; but only forbids rash censuring, unadvised, uncertain, and unseasonable judging of the hearts and final states of men. We may judge what appears, but not what is hidden and unseen: ... Burkitt
- The works of the flesh are manifest, and men may judge of them; but for secret things, of which it is impossible that those who do not know the hearts of men should make up a judgment, do not judge of them... Poole
- **1 Corinthians 4:5 (KJV)** Therefore judge nothing before the time, until the Lord come, who both will bring to light the hidden things of darkness, and will make manifest the counsels of the hearts: and then shall every man have praise of God.

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18 – The Law of Zealous Readiness

Zealous stewardship spreads like a powerful contagion

- Page 89 – The essence of Christianity is not a cause, a philosophy, a religion or an idea. It is a Person. Who He is, what He has done, why He is. These are the things that truly matter.
- Page 91 – **Count only Christ as dear.** To be a disciple is to be a steward; to be a steward is to be a disciple. In both respects (as disciples and as stewards), our priority is not ourselves but the Lord. Forsaking everything else, we count only Christ as dear. With zealous readiness, we say with Paul, "I consider my life worth nothing to me, if only I may finish the race and complete the task the Lord Jesus has given me – the task of testifying to the gospel of God's grace."



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2 Corinthians 9:2

Why does God call us to Give?

1. He cannot need our gifts. We can give Him nothing that we did not first get from Him.
2. It must be somehow for our sakes. Giving is God's way of getting for ourselves the highest good. The root of sin is selfishness. God would have us grow bigger, have a larger world to live in, find a higher joy; and the secret of all this change is giving. It is a curious fact that we call a man who gets but does not give a "miser," that is, a miserable man. The true worth of money is never learned until we begin to make others happy with it.

Bibillus

- **2 Corinthians 9:2 (KJV)** For I know the forwardness of your mind, for which I boast of you to them of Macedonia, that Achaia was ready a year ago; and your zeal hath provoked very many.

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20 – The Law of Secret Spirituality

Godly giving is a private demonstration, not a public display

- **Page 99** – With rare exceptions, giving is to be a private demonstration of obedience, not a public display of magnanimity. God is pleased when a gift is given with regard only for the Lord, completely devoid of any attention being drawn to the giver. To draw attention to oneself when giving is to express an attitude of ownership rather than stewardship. If you think you that what you are giving is something you own instead of something that has been entrusted to you, you have eliminated God from the equation. The wise steward never forgets that everything belongs to God and every gift is facilitated by Him alone.



61

True or False

- Is it right for me as member to make a contribution just to have my name on a plaque or placard?

62

21 – The Law of Sacrificial Example

The most significant gifts are often given by the most insignificant givers

- **Page 103** – The Samaritan's philosophy – *What's Mine is Yours* – permeates his actions and his attitudes. His behavior sets an example we are to follow today as we live out the Law of Sacrificial Example in our stewardship. Our challenge is to look at our lives and ask honestly, what would God have me give sacrificially for His sake? There are people in desperate need today – physically, emotionally, and spiritually desperate – and God uses people to meet such needs. As the Samaritan's actions saved a man's life, we too can be instruments used of God in His miraculous work of redemption.



63

Mark 12:43-44

This widow must have been a person of no ordinary faithfulness, who, rather than come empty into the presence of God, chose to part with *her own living*. And our Lord applauds this sincerity, because, forgetting herself, she wished to testify that she and all that she possessed belonged to God. In like manner, the chief sacrifice which God requires from us is self-denial.

Calvin

Page 104 – Only you know the meaning of “sacrifice” in your life.



- **Mark 12:43-44 (KJV)** And he called *unto him* his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: For all *they* did cast in of their abundance; but she of her want did cast in all that she had, *even all* her living.

64

For the first six months of 2021 when it comes to my personal giving _____

1. I gave out of abundance without much sacrifice
2. I gave sacrificially
3. I didn't really give much
4. I didn't give anything

65

22 – The Law of Over-The-Top Offerings

Blessed believers live and give above and beyond

- Page 107 – “O Lord our God, as for all this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belongs to you. I know, my God, that you test the heart and are pleased with integrity. All of these things I have given willingly and with honest intent. And now I have seen with joy how willingly your people who are here have given to you.
- To put all this abundance in perspective → “Of gold, silver, etc. that he and his people had provided and contributed: the gold, amounted to 59,766 tons of gold...

Gill

33

66

23 – The Law of Unified Commitment

Oneness of heart and mind brings greatness of power and witness

- Page 112 – Think of fellow Christians as your partners. To perceive others as partners is to perceive yourself as a partner, and that is a good thing spiritually.

33

67

Philippians 1:5

...the term *fellowship* may be viewed as referring to the common society of the saints, as though he had said that they had been associated with all the children of God in the faith of the gospel. When he says, *from the first day*, he commends their promptitude in having shewn themselves teachable immediately upon the doctrine being set before them. The phrase *until now* denotes their perseverance. Now we know how rare an excellence it is, to follow God immediately upon his calling us, and also to persevere steadfastly unto the end. For many are slow and backward to obey, while there are still more that fall short through fickleness and inconstancy.

Calvin

- **Philippians 1:5 (KJV)**
For your fellowship in the gospel from the first day until now;

68

24 – The Law of Risky Mismanagement

Trying to trick God will always trip you up

- **Page 115** – The sin of Ananias and Sapphira was that they decided to hold back part of the purchase price, but give the impression they were giving it all
- **Page 117** – **Engage the great power, experience the great grace, express the great fear.** The end and effect of true Christianity is revealed in three key phrases from Acts 4 and 5. ... The third result of Christianity is bound up in the phrase, “great fear.” Thus fear is a reverential acknowledgement of what God has done. It is the healthy, purifying awareness of God’s sovereignty. It is something wise stewards never forget.



69

Have you ever had someone give you “*your portion*” of something only to find out later that they should have given you much more?

How did that make you feel? What was your reaction?

70

25 – The Law of Heartful Humility

Putting others first makes an impact that will last

- **Page 119** – Excellent stewards consistently choose to put others first, just as Jesus did. They live by the law of Heartful Humility, disciplining themselves to think outwardly instead of inwardly. Even though they may be remarkable individuals with exceptional skills, they choose not to blow their own horns. Willingly and lovingly, they humble themselves.
- **Page 123** – **Seek an elevated purpose, not an elevated position.**



71

John 3:30

Great workers must be content to die and be replaced by others: — It is a humbling lesson to human vanity and tends to expose the growth of self-importance to consider how well the world will go on when we are laid in the dust and no longer partake in the direction of its affairs. Leaves fall in autumn! trees are felled in the spring! but the next new season renews the foliage. So it is with the Church of God. Its members and its ministers die; but others are baptized for the dead and fill up their vacant seats in the spiritual house.

Bibillus

Let us know how to set, as well as how to rise; and let it comfort our declining days to trace, in those who are likely to succeed us in our work, the openings of yet greater usefulness.

Wesley

- **John 3:30 (KJV)**
He must increase, but I *must* decrease

72

26 – The Law of Unconditional Contentment

The steward's contentment is not dependent upon the steward's circumstances

- **Page 125** – In the relentless pursuit of satisfaction, people have always chased dreams. They tell themselves, "If only I had more money (or a bigger house, or a better car, or a different job, or finer clothes) then I would be content." But, of course, they wouldn't be, because our natural bent as human beings is to constantly want more than we already have.
- **Page 127** – First, contentment comes through awareness of God's presence. Second, contentment comes through alertness of God's purpose. ... Peace, in the spiritual sense, does not mean an absence of problems and hostilities. In fact, in this life conflict is a constant; but God's peace rules in our hearts and gives the perfect resource in the time of trouble.



73

Philippians 4:11

- If we were in Paradise, as Adam and Eve were, we should not be happy unless we learned to be content. Nay, if we were in heaven even, as Satan and the fallen angels once were, we should be unhappy without contentment. It was because Paul had learned this lesson that he could be happy, and sing for joy, when he was in a dungeon, and his back was all bleeding from the cruel stripes laid upon it.
- This is not a superficial power, but one which requires development. "I have learned." It took him forty years to learn it, and you must not be discouraged if you cannot all at once put on the virtues which were the result of forty years' experience.

Bibillus

- **Philippians 4:11 (KJV)**
Not that I speak in respect of want: for I have learned, in whatsoever state I am, *therewith* to be content.

74

Philippians 4:11 continued

- ... The *considerations* by which Paul had been taught this he does not state; but they were probably such as the following: that it is wrong to murmur at the allotments of Providence; that a spirit of impatience does no good, remedies no evil, and supplies no want; that God could provide for him in a way which he could not foresee, and that the Savior was able abundantly to sustain him. A contented mind is an invaluable blessing, and is one of the fruits of religion in the soul. It arises from the belief that God is right in all his ways. Why should we be impatient, restless, discontented? What evil will be remedied by it? what want supplied? what calamity removed? "He that is of a merry heart hath a continual feast," [Pr 15:15](#); and one of the secrets of happiness is to have a mind satisfied with all the allotments of Providence.

Barnes

75

Can you make someone content that wants to be discontent?

76

When it comes to discontentment

1. It dominates my life
2. It impacts me significantly on occasion
3. I am rarely discontented and if so only for short periods of time
4. I am never discontented

77

27 – The Law of Pastoral Provision

God's people must take care of God's servants

- Page 132 – **Be consistent, be persistent and be thankful toward your pastors.**
- Page 132 – **Give more than money.** ...Among the gifts most prized by godly leaders are notes of encouragement, times dedicated to intercessory prayer for them, or books or resources to enrich their ministry.



78

1 Timothy 5:17

The diligent and faithful minister should be highly esteemed and generously maintained - It is in vain to expect spiritual profit from a minister we do not respect. As a public man he is exposed to much criticism—criticism that is often thoughtless, shallow, and unfair; and all such criticism tends to lower his influence with the indifferent and unspiritual. To get the highest good from the pastor the people must love and esteem him; and where this spirit obtains his maintenance will be just and generous, and cheerfully rendered. He devotes his life, his powers, his all, to his work, first for the love of his Master, and then for the spiritual salvation of his people. If he ministers faithfully in holy things, he is entitled to honor and becoming support in temporal things.

PHC

- **1 Timothy 5:17 (KJV)** Let the elders that rule well be counted worthy of double honour, especially they who labour in the word and doctrine.

79

Ministers need encouragement

- I know of a parsonage to which the death-angel came, and took to heaven a faithful and beloved under-shepherd. The kind members of his flock went to that desolate home, and could not say enough in praise of him whom they did truly love. A volume of his sermons was published, and widely circulated. Then the brokenhearted wife said: "*Oh, if they had only said one-half to him which they now say to me, how it would have lightened his labor and rejoiced his heart!*"

Bibillus

80

28 – The Law of Godly Contentment

Wise stewards are happy with what they have, not hassled by what they don't have.

- Page 135 – When each of us arrive in our birthday suit we have nothing but a physical body. And, although we amass things throughout life, when we finally depart this world we leave everything behind, Everything. Our properties, our vehicles, our furnishings, our bank accounts, the clothes in our closets – it's all left behind. When the moment of our departure comes – as it certainly will – all that matters is what we've built up in spiritual riches.
- Page 135 – **Be satisfied with life's essentials.**



81

29 – The Law of Future-Focused Giving

Wise stewards invest for the longest possible term.

- Page 139 – Worry is a sign of security placed in the wrong source. The worldly-minded person looks at material things and equates those things with security. Jesus challenged such thinking and warned against building a life on sand.
- Page 140 – **Be rich towards God.** The eyes see what the heart loves. If we love God and put His will first in our lives, then whatever material blessings we receive will only draw us closer to Him. By investing in things eternal, by giving with a future-focused mindset, we become rich toward God.



82

If I love (Insert your favorite sin here) I will see (Insert your favorite sin here).

True or False: If I love to help the poor, I will see people in need.

True or False: If I love to bring the gospel to the lost, I will see the lost.

83

30 – The Law of Absolute Harvest

Sow sparingly, reap sparingly, sow bountifully, reap bountifully.

- Page 142 – The effective steward is a fruitful steward, one whose life is filled with the fruits of righteousness. This bounty is described in many ways throughout the Bible. Paul called it “the fruit of the Spirit,” which he defined as nine virtues: “love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control.” The power that produces this fruit is spiritual power, the power of Christ dwelling in us.
- Page 142 – The Christian who does not abide in Christ does not please God and his works will be burned at the judgement seat of Christ. This does not refer to losing one's salvation; it has only to do with the fruit of one's life.



84

2 Corinthians 9:6

- The idea is, that God will bestow rewards in proportion to what is given. These rewards may refer to results in this life, or to the rewards in heaven, or both. All who have ever been in the habit of giving liberally to the objects of benevolence can testify that they have lost nothing, but have reaped in proportion to their liberality. Barnes
- Let this doctrine be deeply rooted in our minds, that, whenever carnal reason keeps us back from doing good through fear of loss, we may immediately defend ourselves with this shield — "But the Lord declares that we are *sowing*." The *harvest*, however, should be explained as referring to the spiritual reward of eternal life, as well as to earthly blessings... Calvin
- **2 Corinthians 9:6 (KJV)** But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. 85

Luke 9:62

- As ploughing requires an eye intent on the furrow to be made, and is marred the instant one turns about, so will they come short of salvation who prosecute the work of God with a distracted attention, a divided heart. Though the reference seems chiefly to ministers, the application is general. The expression "looking back" has a manifest reference to "Lot's wife" ([Ge 19:26](#)) JFB
- **Luke 9:62 (KJV)** And Jesus said unto him, No man, having put his hand to the plough, and looking back, is fit for the kingdom of God.

87

31 – The Law of Single-Minded Service

One can serve God or serve money; no one can serve both

- [Page 147](#) – **Be single-minded about God's Word.** Do what Joshua did, meditating on the Word day and night, being careful to do everything written in it. The result of that in his life was a succession of victories and an influence that touched an entire nation. His single-minded devotion was clear to everyone. "But as for me and my household," he said, "we will serve the Lord."
- [Page 148](#) – **Be single-minded about God's work.** ...all work is scared if it is done with a focus on eternity.



86

32 – The Law of Channeled Resources

Stewards are the channels of an endless, eternal supply

- [Page 151](#) – **Be an open channel.** God wants to use you as a vehicle through which to bring glory to Himself. What He gives you in terms of resources is to be channeled, not dammed up and stored for personal benefit. The more open you are, the more blessed you will be.
- [Page 152](#) – **Be an observant servant.** ... An important spiritual lesson is that we must be more people-oriented than goal-oriented.
- [Page 152](#) – **Be objective about what matters to God.** ... People are the raw material of heaven, and we must love them as God Himself loves.



88

John 20:21

- The terms of the commission are most precise and forceful—"As my Father hath sent me, even so send I you." The question then arises, How did the Father send Jesus Christ? He himself says, "I came down from heaven not to do mine own will, but the will of him that sent me." This answer comprehends all details; the Church is sent to do God's will, not its own; the Church is not upon its own errand, it is upon God's; it is God's servant, God's representative, God's light in a dark world. If it has proceeded upon the divine law, it is all this today; for it will be observed that Jesus Christ lays down the principle of transmission of authority—the Father hath sent me, I send you, and you must send others.

Parker

- **John 20:21 (KJV)** Then said Jesus to them again, Peace *be* unto you: as *my* Father hath sent me, even so send I you.

89

33 – The Law of Loving Compliance

Pure obedience prompted by pure love produces pure stewardship

- **Page 154** – Jesus' humility was self-motivated and self-induced. He was not humbled by others; He "humbled himself." These are completely voluntary acts, the willful submission of His will to the Father's will.
- **Page 156 – Pursue maturity, not perfection.** As we endeavor to live by this standard, the Law of Loving Compliance, we cannot and will not achieve perfection. But we can achieve spiritual maturity, and that should be the priority.
- **Page 156 – Run with the finish line in view.** In the race of life, don't grow weary or lose heart, because it is all worth it.



90

John 20:21

- This text suggests, first of all, that the Christian life is a life of storm. It is exposed to storms of persecution, of doubt, of remorse, of inward corruption, of outward adversity, and to the last great storm of death. But, blessed be God, believers possess complete security in the midst of these storms.

1. The anchor of hope does not quell the storm; what it does is to hold fast the vessel.
2. The excellence of the anchor and the strength of the holding-ground make the believer's security most absolute.
3. The sinner's only safety is to cast anchor in Christ.

Pulpit

- **Hebrews 6:19 (KJV)** Which *hope* we have as an anchor of the soul, both sure and stedfast, and which entereth into that within the veil;

91

**A memorial of gratitude for
God's grace**

92

1

An event and/or experience for me where God's abundant grace has resulted in abundant blessings in my life.

93

2

An event and/or experience for me where God's abundant grace has resulted in abundant blessings in my life.

94

3

An event and/or experience for me where God's abundant grace has resulted in abundant blessings in my life.

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4

An event and/or experience for me where God's abundant grace has resulted in abundant blessings in my life.

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An event and/or experience for me where God's abundant grace has resulted in abundant blessings in my life.

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An event and/or experience for me where God's abundant grace has resulted in abundant blessings in my life.

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An event and/or experience for me where God's abundant grace has resulted in abundant blessings in my life.

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An event and/or experience for me where God's abundant grace has resulted in abundant blessings in my life.

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An event and/or experience for me where God's abundant grace has resulted in abundant blessings in my life.

101

10



An event and/or experience for me where God's abundant grace has resulted in abundant blessings in my life.

102