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DEVELOPING A STEWARDSHIP TRAINING CLASS  
AT FELLOWSHIP OF THE ROCKIES,  
PUEBLO, COLORADO

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A Project  
Presented to  
the Faculty of  
The Southern Baptist Theological Seminary

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Doctor of Ministry

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by  
Thomas Allen Atkinson  
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**APPROVAL SHEET**

DEVELOPING A STEWARDSHIP TRAINING CLASS  
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PUEBLO, COLORADO

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## PREFACE

This project was a labor of love not only on my part, but on the part of many who have prayed, loved, and encouraged me throughout the process. I first want to thank Jesus Christ and give him all praise, honor, and glory as my personal Lord and Savior. I am incredibly humbled and grateful that he would allow me to join in his kingdom work

My wife, Carrie, has been my rock for twenty-four incredible years. She is the love of my life, my best friend, and my primary cheerleader in all of life's adventures. Our three children, Sadie, Seth, and Shane, have supplied encouragement and inspiration when I did not want to press on. To these four I cannot express the amount of gratitude and love for believing in me

I also wish to express heartfelt thanks to my parents, Bill and Carol Atkinson, for bringing me into this world and for making church a priority. Their commitment to Christ is an example for all.

I would like to thank two local churches for their involvement in and support of this project. The first is Applewood Baptist church in Lakewood, Colorado, where I served as student pastor from 2008 to 2014. It was at Applewood that I began this process, and the support that they provided does not go unnoticed. I would also like to thank Fellowship of the Rockies in Pueblo, Colorado, for their support and prayers to help this project get to completion.

I want to express thanks to the faculty at The Southern Baptist Theological Seminary. The guidance and wisdom they have given has truly blessed me. I would also



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Tom Atkinson

Pueblo, Colorado

December 2017

## CHAPTER 1

### INTRODUCTION

#### **Purpose**

The purpose of this project was to develop a stewardship training class at Fellowship of the Rockies Church, Pueblo, Colorado, designed to educate the congregation on biblical stewardship.

#### **Ministry Context**

Fellowship of the Rockies is located in Pueblo, Colorado. Fellowship of the Rockies is spiritually sound in doctrine and practice. Fellowship of the Rockies is located on the south side of the Pueblo metropolitan area and actively runs four services on the weekend. Between the four services, the church ministers to over 1,500 people in weekend attendance. Fellowship of the Rockies was established as a church plant in 1995. Since the church's inception in Pueblo, the church has established 1,050 active members. Many in the membership are recent converts to Christianity, and Fellowship of the Rockies is experiencing steady growth. The makeup of the church is diverse due to its size and location.

The Word of God is taught from the pulpit and is supported through Life Groups. Fellowship of the Rockies currently has 48 active Life Groups with an enrollment of 640 people. Life Groups are the main focus of the Discipleship Ministry. In addition to Life Groups, discipleship classes are offered over the summer.

Fellowship of the Rockies is a strong ministry that provides many programs for children, students, and adults. Fellowship of the Rockies was recognized in 2012 as one

of the fastest growing churches by *Outreach* magazine.<sup>1</sup> The growth of Fellowship of the Rockies is due to a strong evangelistic effort that has people inviting others to be a part of their community. This growth has led to an influx of first-generation Christians attending the church.

### **Rationale**

The Bible offers numerous examples of stewardship. While many illustrations exist, there is a lack of understanding among many churches today. Martin points out, “The subject of stewardship is much broader than generally believed. Most people think that is merely concerns what proportion of their money they decide to give to God. This approach completely overlooks the true basis of stewardship given in the Bible.”<sup>2</sup>

However, a chasm exists between what the average church attendee considers personal and what is considered God’s. Psalm 24:1 serves as a launching pad concerning what is God’s: “The earth is the Lord’s, and everything in the world, and all who live in it.” Truly understanding that all things belong to God, and that man is only a steward of his possessions, may guide each believer to better understand how to handle God’s possession.

Stewardship is often associated only with money. The idea that man should use all of his resources to glorify God is the principle behind this research, beginning with the idea found in Psalm 24:1. By understanding that all things are God’s, man must understand that this role is simply to steward or manage the resources that God has given. These resources are limited not only to money, but to time and talent as well. By helping people understand that God’s resources are not intended only as a personal resource but

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<sup>1</sup>“2012 Outreach 100 Largest and Fastest-Growing Churches in America,” *Outreach Magazine*, accessed August 31, 2015, <http://www.outreachmagazine.com/2012-outreach-100-largest-fastest-growing-churches-america.html>.

<sup>2</sup>Alfred Martin, *Biblical Stewardship* (Dubuque, IA: ECS Ministries, 2005), loc. 69, Kindle.

as a global, kingdom-wide resource, they can better understand how to have greater impact on the kingdom of God by managing resources to advance the work of God.

Nelson Searcy, pastor of The Journey Church, sums up the crisis churches face concerning giving of their resources by noting that “people lack the motivation to give away their hard-earned money because the church has failed to provide compelling vision for how the money will make a difference in the world.”<sup>3</sup> While Searcy makes a strong argument concerning monetary stewardship, the same argument can be made for all of man’s resources.

While many attend weekend services at Fellowship of the Rockies, the number of those regularly giving and serving has yet to increase on a significant level. The biblical teaching of moving attendees along on a journey of discipleship marked by sacrificial giving of tithes, offerings and time, needs to increase.

Fellowship of the Rockies needed a stewardship training class to help believers connect with a better understanding of what it means to be a steward of God’s resources. This understanding ultimately encourages individuals to steward their time and resources in the local church. The development of a stewardship class served to equip individuals in the use of God’s resources. It was important for this project to (1) help develop the necessary curriculum for the class, (2) provide the necessary platform to train individuals for successful stewardship, and (3) launch a successful stewardship class that develops disciples in following biblical principles of stewardship.

### **Definition and Limitations**

The following definition and limitation were used throughout this project.

*Stewardship.* Stewardship, as defined by Martin H. Manser, “is the careful use, control and management of the possessions of another that have been entrusted to one.

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<sup>3</sup>Nelson Searcy and Jennifer Dykes Henson, *Maximize: How to Develop Extravagant Givers in Your Church* (Grand Rapids: Baker, 2010).

The term is also used to refer to the responsible use of wealth and possessions by Christians.”<sup>4</sup>

The primary limitation related to this project was its length. While six weeks would be adequate for research design and for conducting the training class, it would not allow sufficient time for follow-up and adjustment for long-term results.

One specific delimitation is placed upon this project. This project was limited to a group of attendees at Fellowship of the Rockies Baptist church in Pueblo, Colorado, who attended the training class.

### **Goals**

This project had four defined goals established to measure the effectiveness of the teaching process on stewardship as a discipleship program at Fellowship of the Rockies Church in Pueblo, Colorado. The post-class survey sought to to the following

1. Assess the understanding of stewardship of the participants.
2. Develop and teach a six-week course on stewardship.
3. Assess the outcome and effectiveness of the stewardship class by conducting a post-class survey of the participants.
4. Evaluate the outcome of the post-class survey to adjust the materials for future teaching.

### **Research Methodology**

The first goal of this project was to assess the understanding of stewardship of the participants who enrolled in the stewardship class. This assessment was completed through a pre-test given at the first-class session.<sup>5</sup> At the beginning of the six-week class, the participants were given a pre-class questionnaire that asked questions regarding their

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<sup>4</sup>Martin H. Manser, *Dictionary of Bible Themes: The Accessible and Comprehensive Tool for Topical Studies* (London: Martin Manser, 2009; Bellingham, WA: Logos Bible Software, 2010), s.v. “stewardship.”

<sup>5</sup>See appendix 1.

understanding of biblical stewardship. This survey helped to gauge the overall attitude of the participants toward stewardship of God's resources. The participants were asked the same questions at the end of the six-week class in order to measure change in understanding.

The second goal was to develop and teach a six-week course on stewardship. This course was designed to engage participants on the biblical principles of stewardship and to equip them in the areas of stewardship as reflected in their use of time, talents, and treasure. The teaching focused on increasing participants' understanding of biblical stewardship that would produce a change in attitude about biblical stewardship.

The third goal was to assess the outcome and effectiveness of the stewardship class by conducting a post-class survey of the participants.<sup>6</sup> This goal was successful at the completion of the class as participants evaluated and an increased awareness was noticeably measured by the results of the post-class survey.

The final goal is an evaluation of the outcome of the post-class survey to adjust the materials for future teaching. A clear understanding was given through the assessment process to help identify areas that may need to be adjusted in the material to effectively teach the stewardship class in the future.

Through these four goals, the expectation was to create a biblical understanding of stewardship that can be lived out through the members at Fellowship of the Rockies Church. This process encouraged Christ-followers in their understanding as stewards of God's resources.

### **Conclusion**

The desire to develop this project came from an aspiration to educate the congregation at Fellowship of the Rockies. By helping the congregation better understand the basic principles associated with stewardship they could better serve the church

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<sup>6</sup>See appendix 1.

through a considerate use of their time, talents, and treasures. The intentions behind this project and the research associated is not to strengthen the church only through the giving of financial resources, but to also increase the awareness of the members and attendees with concerns to their use of God-given talents and the better use of their time for the kingdom of God.

By setting clear goals focused on the desires as mentioned, the research extends beyond simply inquiring Scripture to teach members to give their money. The perspective behind the research comes entirely from Psalm 24:1: “The earth is the Lord’s, and everything in the world, and all who live in it.” By using this verse as a point of reference, the rest of this project centers around the idea that the earth and everything, time, talents, treasure, are God’s and that man is simply a manager of these resources.

What follows is research of biblical concepts to gain a greater understanding of stewardship. By looking at stewardship through God’s Word, there is a focus on mankind’s responsibility to be managers of Godly resources. Through this practice there exists an opportunity to set the platform for greater understanding of biblical stewardship.

## CHAPTER 2

### BIBLICAL UNDERSTANDING OF STEWARDSHIP

The Scriptures set the foundation for a biblical understanding of stewardship, including the reality that all things belong to God, and that man is simply a steward of God's resources. Humankind is assigned the responsibility of being a faithful manager of God's resources of time, talents, and treasure.

#### **The Vice-Regency of Man**

God has appointed man to the position of steward since creation. Genesis 1 and 2 clearly show God as the creator and man as the steward of God's creation. At creation, God appointed man as vice-regent to his creation. God gives man dominion over all other creatures, which has suggested that God's image could be humanity's vice-regency over creation.<sup>1</sup> The vice-regent is given authority to act on behalf of the one in authority. Man was put in charge of the land to rule over but not to own the land. The regent can be defined then as one who has ruling authority thereby bestowing his authority onto the vice-regent. God has established his authority over the earth simply by creating it as described in Genesis 1:1 "In the beginning God created the heavens and the earth."

Wayne Grudem points out,

What does creation show us about God? Primarily it shows his great power and wisdom, far above anything that could be imagined by any creature. It is he who made the earth by his power, who established the world the world by his wisdom, and by his understanding stretched out the heavens.<sup>2</sup>

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<sup>1</sup>R. Ward Wilson and Craig L. Blomberg, "The Image of God in Humanity: A Biblical-Psychological Perspective," *Themelios* 18, no. 3 (1993): 8.

<sup>2</sup>Wayne Grudem, *Systematic Theology: An Introduction To biblical Doctrine* (Grand Rapids: Zondervan, 1994), 271.



The establishment of man as vice-regent can be seen in Genesis 1:26 where God says, “Then God said, “Let Us make man in Our image, according to Our likeness; and let them rule over the fish of the sea and over the birds of the sky and over the cattle and over all the earth, and over every creeping thing that creeps on the earth.” God is established as the creator and then gives responsibility for the creation over to man when he says, “Let them rule over” his creation. Here, God clearly gives man authority to rule over the fish, birds, cattle and all things that creep on earth. Authority is given to man to act as vice-regent to God’s creation.

The authority that God established man as vice-regent can be seen again in Genesis 1:28-30:

God blessed them; and God said to them, “Be fruitful and multiply, and fill the earth, and subdue it; and rule over the fish of the sea and over the birds of the sky and over every living thing that moves on the earth.” Then God said, “Behold, I have given you every plant yielding seed that is on the surface of all the earth, and every tree which has fruit yielding seed; it shall be food for you; and to every beast of the earth and to every bird of the sky and to every thing that moves on the earth which has life, *I have given every green plant for food*”; and it was so.

With the previous authority given to man to rule over the fish, birds, cattle and all things that creep on earth, God is now adding to man’s responsibility the “beast of the earth and to every bird of the sky” (Gen 1:30). In addition to the animals that roam the earth, God gives man the vice-regency over the plants including the “trees which has fruit yielding seeds” (Gen 1:29), and “green plants for food” (Gen 1:30). God is clearly giving authority to man to “subdue” the earth “and rule” over all that has been established.

Kenneth Matthews points out, “Often related to this interpretation is the idea of “royal” administration: mankind is God’s “image” representing him on earth as his royal vice-regent.”<sup>3</sup>

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<sup>3</sup>Kenneth A. Mathews, *Genesis 1-11:26*, The New American Commentary, vol. 1A (Nashville: Broadman & Holman, 1996), 166.

Man's authority to rule the earth is established through his superiority over all of creation. James Smith addresses this authority:

God decreed that the man who bore his image and likeness should rule as his vice-regent over the earth. Plants have unconscious life, and animals have conscious life; but man alone possesses self-conscious life. He thus is superior to all other life forms created by God.<sup>4</sup>

It is because of man's superiority and self-consciousness that God has given him responsibility over all creation. Man is established as the highest in all of God's creation. This authority gives him both superiority amongst the creation but also ability to rule over the creation.

Leonard Coppes further addresses the establishment of man as the highest of all creation and that God establishes the role of vice-regent upon man:

Here, man is distinct from the rest of creation in that: he was created by special and solemn divine counsel (Gen 1:26); his creation was an immediate act of God; he was created after the divine type; he was created with two distinct elements (Gen 2:7); he was placed in an exalted position (Gen 1:28); he was intended for a still higher (in the sense of a permanent and fulfilled) position. Hence, man (as *'ādām*) was the crown of creation. Genesis 1 sets forth *'ādām* as the goal and vice-regent of creation, while Gen 2 shows how the creation was formed as the scene of man's activity, i.e. it was formed around *'ādām*.<sup>5</sup>

As man is established as the "crown of creation," man must recognize that this position is not one of self-interest. The idea of God placing man in an exalted position was not intended for man to act on his own behalf but to act at the interest of God over the creation.

The establishment of man as vice-regent can be seen again in Genesis 2. As God creates the earth: "This is the account of the heavens and the earth when they were created, in the day that the Lord God made earth and heaven" (v. 4). God has again addressed himself as the creator. In Genesis 2:15, God then "took the man and put him

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<sup>4</sup>James E. Smith, *The Pentateuch*, 2<sup>nd</sup> ed., Old Testament Survey Series (Joplin, MO: College Press Publishing Company, 1993), 63.

<sup>5</sup>Leonard J. Coppes, "25 אדם," in *Theological Wordbook of the Old Testament*, ed. R. Laird Harris, Gleason L. Archer, Jr., and Bruce K. Waltke (Chicago: Moody, 1999), 10.

into the garden of Eden to cultivate it and keep it.” Adam was placed into the garden of Eden to “cultivate” and “keep” what God placed into existence. Henry Triezenberg points out, “God had placed him and his wife in the garden of Eden to dress it and to keep it, to keep it as God’s vice-regent out of the clutches of the evil one.”<sup>6</sup> Man is established as the vice-regent of God’s creation. He is established as a steward of the master’s property and creation.

### **All Things Belong to God (Ps 24:1-2)**

Psalm 24:1-2 states, “The earth and everything in it, the world and its inhabitants, belong to the Lord; for He laid its foundation on the seas and established it on the rivers.”<sup>7</sup> These two isolated verses serve as a catalyst to an argument supporting stewardship. From the title of this Psalm, one can attribute this Psalm to David. The introductory statement of “A Davidic psalm” gives the reader an understanding of who the author is. Andrew Knowles points out, “The book of Psalms is a collection of hymns and prayers. They are written by various people over a long period. King David wrote some of them, and priests and directors of the temple music wrote others.”<sup>8</sup> While many psalms do not list an author, this one is assigned to David.

Robert Bratcher and William Reyburn help to identify the why behind this Psalm. In *A Translator’s Handbook on the Book of Psalms* they explain, “This psalm is a liturgy that was to be used by pilgrims as they came to the Temple in Jerusalem for a

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<sup>6</sup>Henry J. Triezenberg, “The Origin and Extent of Our Misery,” in *Sermons on the Heidelberg Catechism*, ed. Henry J. Kuiper (Grand Rapids: Zondervan, 1936), 1:42.

<sup>7</sup>All Scripture references are from the Holman Christian Standard Bible, unless otherwise noted.

<sup>8</sup>Andrew Knowles, *The Bible Guide* (Minneapolis: Augsburg, 2001), 230.

religious festival. The psalm begins with a hymn of praise to Yahweh as creator and lord of the universe (verses 1–2).”<sup>9</sup>

To gain a full understanding that everything belongs to God, two items must be fully comprehended to give God all credit for creation and ownership of all things. First, one must understand what falls under the category of everything. The psalmist states that both “the earth and everything” belongs to God. Bratcher and Reyburn suggest, “The world and everything on it belong to the Lord; all the people on it are his too” or “Everything in the world belongs to the Lord; even all the people belong to him.”<sup>10</sup> J. A. Motyer supports this point when he writes, “It is the Lord the earth belongs! The physical earth and the people world are his by creation and maintenance, for who but he could bring a stable earth out of turbulent seas or maintain it in the face of their tidal forces.”<sup>11</sup>

God’s reign over the earth did not come by an inheritance. The idea that God owns everything is not a materialistic approach to ownership, but an understanding that from the beginning God was and it was He that created the earth. This view of ownership is supported not only in Genesis 1:1—“In the beginning God created the heavens and the earth”—but also in Psalm 24:2: “He [God] laid its foundation on the seas and established it on the rivers.” God, from the beginning, created the earth. In Genesis, mankind learn that God creates everything and puts Adam in the garden to work it and to take care of it. Man was created to work and that work is the stewardship of all the creation that God has given. The sovereignty of Yahweh is grounded in the fact that he is the creator of all that

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<sup>9</sup>Robert G. Bratcher and William David Reyburn, *A Translator’s Handbook on the Book of Psalms*, UBS Handbook Series (New York: United Bible Societies, 1991), 237.

<sup>10</sup>*Ibid.*, 238.

<sup>11</sup>Gordon J. Wenham et al., eds. *New Bible Commentary* (Downers Grove, IL: IVP, 1994), 501.

exists. He and no other laid the foundation of the world.<sup>12</sup> In God's exchange with Job, He make it clear that it was God himself and no one else that established the earth. God asks Job, "Where were you when I established the earth?" (Job 38:4)

Based on the idea that the earth is the Lord's and man is only enjoying it as tenants, man is to steward or manage the resources and not assume ownership. As managers, man must ensure that the resources are properly taken care and not wasted or destroyed. Bratcher and Reyburn note,

David gave all credit to God for the creation of the world. Therefore, all things in the world exist through his creation and belongs to God. God, as the sole owner and creator of earth and all its resources allows man to enjoy his world. Human are not owners but serve only as a steward of what is God's. Like Psalm 15, this psalm is a liturgy that was to be used by pilgrims as they came to the Temple in Jerusalem for a religious festival. The psalm begins with a hymn of praise to Yahweh as creator and lord of the universe (verses 1-2). This is followed by a liturgy used by the pilgrims as they request permission to enter the Temple: the question is asked as to who may enter (verse 3), followed by the answer (verses 4-6).

The second important understanding is why ownership remains with God. Per Psalm 24:1-2, the earth and the inhabitants belong to God. The psalmist is using the terms *earth* and *world* in a synonymous manner to establish that there is not any distinction in their meanings. The Hebrew word translated *earth* is simply the general term and is far more common than the Hebrew term translated *world*.<sup>13</sup> Bratcher and Reyburn support this by stating, "to Yahweh (belong) the earth and its fullness, the world and those who dwell in it. This includes all created things, animate and inanimate, human and animal."<sup>14</sup> Kidner sums up God's ownership when he states, "All creation has its origin in God and therefore belongs to Him."<sup>15</sup>

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<sup>12</sup>James E. Smith, *The Wisdom Literature and Psalms*, Old Testament Survey Series (Joplin, MO: College Press Publishing Company; Bellingham, WA: Logos Bible Software, 1996), Ps 24.

<sup>13</sup>Bratcher and Reyburn, *A Translator's Handbook*, 237-38.

<sup>14</sup>Ibid.

<sup>15</sup>Derek Kidner, *Psalms 1-72*, Tyndale Old Testament Commentaries, vol. 15 (Downers Grove, IL: InterVarsity, 1973), loc. 3992, Kindle.

The earth, along with everything that inhabits the earth, belongs to God. All the resources that came from the earth and will come from the earth belong to God, which means that from the beginning all things belong to God and will remain God's. VanGemereren notes,

The psalm first introduces us to the Creator-King, who rules over the earth. The Lord owns "the earth" and "everything" on it. "Everything" is amplified in the parallel phrase as "all who live in it" (v1). Animals and people make their home on earth and are therefore under his dominion. His rule is established particularly because he has made the world habitable (Isa 45:18).<sup>16</sup>

The argument that "all things of this earth belonging to God, and therefore are God's" is again seen in 1 Chronicles 29:12 and 16. This text begins by acknowledging, "Riches and honor come from You, and You are the ruler of everything" (v. 12). God is identified as both the provider and the ruler of all things, which supports the idea that all things are God's and belongs to God. J. A. Thompson states that verse 12

ascribes to Yahweh the possession of everything in heaven and earth. His is the kingdom, and he is exalted as head over all. Wealth and honor come from him. He is ruler over all things, and in his hands are the strength and power to exalt and give strength to all.<sup>17</sup>

First Chronicles 29 supports the idea in verse 16: "Yahweh our God, all this wealth that we've provided for building You a house for Your holy name comes from Your hand; everything belongs to You."

In Psalm 100:3, the psalmist establishes ownership of the world along with everything in it. This sets the tone for those who follow God to be consumed with worshiping the creator and owner of all things. Don Williams points out,

The confession of God as Creator in verses 1–2 answers the question, "Whom do we worship?" We worship the God who has made us. We are to come before Him with singing and "know that the Lord, He is God; / It is He who has made us, and

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<sup>16</sup>Willem A. VanGemereren, *Psalms*, in vol. 5 of *The Expositor's Bible Commentary*, ed. Frank E. Gaebelein (Grand Rapids: Zondervan, 1991), 220.

<sup>17</sup>J. A. Thompson, *1, 2 Chronicles*, *The New American Commentary*, vol. 9 (Nashville: Broadman & Holman, 1994), 197.

not we ourselves; / We are His people and the sheep of His pasture” (Ps. 100:3). Thus God deserves our worship because we belong to Him.”<sup>18</sup>

The establishment of ownership is necessary to the understanding of stewardship. It is important that ownership is established and not just assumed. Humans often assume that having ownership is simply God entrusting them with his possession. When mankind feels as if they are the owners, then the idea of both worship and stewardship are significantly hindered.

### **Not Owners but Simply Managers**

God is the owner of all things and man is simply a manager of God’s things. Matthew 6:19-21 establishes that man should be a manager and not consider himself an owner of the things of God. These things of God include the things of this earth. Matthew 6:19-21 is Jesus’ account of possessions. Jesus teaches that man should not

collect for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. But collect for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves don’t break in and steal. For where your treasure is, there your heart will be also.

The argument is that man is simply a manager of the gifts of time, talents, and treasure and not the owner of these things. By looking at the Sermon on the Mount, mankind gets insight directly from Christ regarding how one should live on earth. In this passage, Matthew gives an account of Jesus teaching regarding possessions. This teaching would be contradictive to how the religious teachers of the day were living. Christ was teaching directly against the Pharisee’s way of life. Christ taught that man should not store up the things of the earth that will end up being destroyed. Christ’s emphasis is on helping his disciples understand the need to store up the treasures of heaven and not that of earth. By focusing on the eternal, man can grow closer to God and

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<sup>18</sup>Don Williams, *Psalms 1-72: 13*, The Preacher’s Commentary (Nashville: Thomas Nelson, 2004), loc. 4000, Kindle.

live out God's plan for him on earth. Alcorn points out, "When we live our present lives in anticipation of our eternal resurrected lives, we will live differently."<sup>19</sup>

The need to pursue the things of heaven should outweigh the desire to stockpile for one's self the things of earth. In regard to storing a treasure for one's own security, Morris writes,

Jesus speaks first of the place where they may be laid up, namely *in heaven*, and then points out that the various factors he has spoken of as doing away with earthly riches do not apply there. In heaven neither moth nor rust is at work, and there are no thieves to break in or steal. The treasures in heaven are described in language that exactly negates what is predicated of earthly treasures.<sup>20</sup>

Earthly riches for personal advantage or for security should not be the goal of the believer. To place security in the things of this earth and not in God is contradictory to Christ teaching. By stockpiling riches on earth, the risk exists for these things to come to ruin. Instead, man should focus on the things of heaven and manage God's resources to see his kingdom on earth grow and not his own personal stockpile grow. John Noland explains,

Though the insecurity of earthly wealth is quite real and even proverbial, the difficulties can easily be exaggerated (most stockpiling is relatively successful, most of the time), so the cogency of the argument here against stockpiling earthly wealth depends finally on the contrast of the absolute security of heavenly wealth.<sup>21</sup>

Stewarding or managing heavenly wealth focuses on the things of God and places man's trust solely in God. It should be mankind's desire to obtain a personal character that is reflective of God's purpose rather than the desires of self. Stewarding the gifts of time, talent, and treasure should be for the sake of the kingdom of God. The

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<sup>19</sup>Randy Alcorn, *Managing God's Money: A Biblical Guide* (Carol Stream, IL: Tyndale House, 2011), loc. 250, Kindle.

<sup>20</sup>Leon Morris, *The Gospel according to Matthew*, The Pillar New Testament Commentary (Grand Rapids: W. B. Eerdmans; Leicester, England: Inter-Varsity; Bellingham, WA: Logos Bible Software, 1992), 153.

<sup>21</sup>John Nolland, *The Gospel of Matthew*, The New International Greek Testament Commentary (Grand Rapids: W. B. Eerdmans), 298.



desire to use these gifts should not be for personal gain, which has a fleeting impact, but instead the focus should be on an eternal impact.

It should be the desire of every believer to steward the spiritual treasure and to store up these things instead of storing earthly treasure for personal use. Blomberg describes Spiritual treasure as

everything that believers can take with them beyond the grave—e.g., holiness of character, obedience to all of God’s commandments, souls won for Christ, and disciples nurtured in the faith. In this context, however, storing up treasures focuses particularly on the compassionate use of material resources to meet others’ physical and spiritual needs, in keeping with the priorities of God’s kingdom (vv. 25–34; cf. Luke 16:8–13).<sup>22</sup>

Jesus points out that there is difference between collecting riches on earth and managing the things of heaven. Jesus warns about the possible outcome to earthly possession. Those who gather and store for themselves the things of this earth are in jeopardy of losing it all to moths and rust. Desiring to steward spiritual treasures will help keep the believer focus on the things of God and not on the things of earth.

It is important to point out that the Jews of the time were hoping for a Messiah who would provide prosperity from an earthly perspective. Pink points out,

The Jews expected in their Messiah a temporal prince, and the happiness they anticipated under His sceptre was merely a high degree of worldly prosperity, to enjoy an abundance of riches, honours and pleasures. But our Lord here exposes their error, and declares that the happiness He imparts is not carnal but spiritual, and that it will be found in its perfection not on earth (Palestine) but in heaven.<sup>23</sup>

The teaching against storing up the riches of this world is supported as Christ answers the question about a brother’s inheritance (Luke 12:13-21). Christ points out that the desire to store up for personal gain will meet the fate of all man and then, what will become of all that man seeks to store up?

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<sup>22</sup>Craig Blomberg, *Matthew*, The New American Commentary, vol. 22 (Nashville: Broadman & Holman, 1992), 123.

<sup>23</sup>A. W. Pink, *An Exposition of the Sermon on the Mount* (Grand Rapids: Baker; Bellingham, WA: Logos Bible Software, 2005), 185.

## The Danger in Pursuing Material Riches

Jesus presents the argument against the pursuit of material riches. He presents the dangers of the earthly treasure versus that which is of heaven when he says, “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” (Matt 6:19-20). This argument is not against having earthly possessions but rather, as Morris points out,

Jesus is saying that his followers must have a right sense of values and not see earthly success, however that be understood, as the aim of all their labor. . . . Some put their emphasis on *treasures* here and now to the exclusion of eternal values; Jesus points out that that means putting all one’s emphasis on what may well be lost. He instructs his followers not to lay up their treasures on this earth because treasures located here are liable to loss.<sup>24</sup>

The warning Christ gives in relation to man’s pursuit of earthly goods lies in the opportunity for all to be lost. By focusing on the acquisition of earthly property, two risks exist. First is the risk of destruction and second is theft. With regard to the destruction of material treasure, Morris points out “Jesus specifies *moth and rust* as the destroying agents, where *moth* refers to what destroys cloth of any sort, especially fine clothing (which was valued as a form of wealth). *Rust* is more of a problem. It may mean the corrosion that attacks metallic objects.”<sup>25</sup> Jesus commands his followers not to accumulate possessions they do not use for his work. Wealth in the ancient world, as often still today, regularly consisted of precious metals and cloth. Owners thus worried about attacks of moth and rust.<sup>26</sup> Whether it is moth or rust that destroy, the danger exists for material possessions to be consumed. The decaying or corroding of earthly possession leaves man with nothing in the end.

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<sup>24</sup>Morris, *The Gospel according to Matthew*, 152.

<sup>25</sup>Ibid.

<sup>26</sup>Blomberg, *Matthew*, 122.

The second danger or threat to earthly possessions is theft. While the loss of materials through the decay or corrosion is accidental, theft is not accidental. Morris writes, “This is not accidental (as with the moth), but a deliberate action, for these thieves break in and steal.”<sup>27</sup> There are hazards connected with earthly possessions; they may be lost in more ways than one.<sup>28</sup> Pennington sums up the idea of losing possessions:

The truly wise and righteous person will not store up treasure in an unsafe place. Even as only a fool would invest millions in a Ponzi scheme of overseas jewel mines, so too will the wise person avoid foolish treasure keeping. Instead, he or she will live in such a way with regard to money that their investment is not lost because it is based on the permanent reality of the kingdom of heaven.<sup>29</sup>

Morris sums up Christ’s argument when he states, “The point is that material possessions appear substantial and lasting, but they are subject to decay in a variety of ways, and that means loss to the owner.”<sup>30</sup> Stewards of God’s resources should focus on the eternal, not on the temporary. As man desires more material wealth, man risks more to be destroyed. This pursuit of material goods leaves man with the opportunity to impact only the temporary and risk putting all his effort into that which will be destroyed or stolen. Weber illustrates, “Jesus was summarizing why the kingdom servant is motivated to practice righteous acts. It is not for temporary honor among men on earth, but for eternal reward before the Father in heaven. The point of this life is preparation for the world to come.”<sup>31</sup>

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<sup>27</sup>Morris, *The Gospel according to Matthew*, 153

<sup>28</sup>Ibid.

<sup>29</sup>Jonathan T. Pennington, *The Sermon on the Mount and Human Flourishing: A Theological Commentary* (Grand Rapids: Baker, 2017), 319.

<sup>30</sup>Ibid.

<sup>31</sup>Stu Weber, *Matthew*, Holman New Testament Commentary, vol. 1 (Nashville: Broadman & Holman, 2000), 85.

## A Call to Be Faithful Managers

Luke 12:41-44 supports the understanding of man being a manager. Man is simply a manager of the Master's resources. Mankind is not to take and store for themselves that which will be destroyed. Instead, man is to manage the resources of God knowing that he will provide and continue to provide per his will. Man is to place his trust in God for all things. The things that man receives are to be managed properly to honor God, as he is entrusting mankind with his resources. Man should strive to be seen as a good manager of godly resources. Robert Stein states, "Those who faithfully discharge their duties are blessed. On the other hand, those who abuse their trust and live as foolish unbelievers (cf. 12:20, 45) will be punished and placed with the unbelieving."<sup>32</sup> This discharge of duties and responsibility is to be applied to all of God's possession that he has entrusted to man.

Luke 12:41-44 begins by showing a conversation between Christ and Peter. In response to Christ teaching, Peter questions Christ teaching regarding the significance of the parable. Jesus gives an inquisitive response by asking, "Who then is the steward?" Jesus is asking Peter a simple question regarding the management of God's resources. Christ asks, "Who then is the faithful and sensible manager his master will put in charge of his household servants to give them their allotted food at the proper time?" (Luke 12:42). The term *sensible manager* used in the Holman Christian Standard is translated to read *sensible steward* in the New American Standard version. The Greek term used is οἰκονόμος, which is translated and used to refer to both manage and steward. It is important to note that the same word is translated as *servant* as well. When translated, the argument that man, as a steward, is to be a faithful and sensible manager of God's resources.

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<sup>32</sup>Robert H. Stein, *Luke*, The New American Commentary, vol. 24 (Nashville: Broadman & Holman, 1992), 359.

Peter's conversation with Jesus led Peter to dig deeper into the command that Jesus presented and to whom he is directing his teaching. Bock writes,

Peter is asking whether the call to be alert is directed only at the "leadership," that is, at the Twelve or the seventy-two, and not to the disciples at large (Marshall 1978:540; Manson 1949:117; Wiefel 1988:245). If applied to leaders, the point is that they especially must be careful of the stewardship they have. They are to be faithful to the Lord, to whom they will give an account (1 Cor. 3:10-15; 4:1-5; 1 Tim. 4:12-16; 2 Pet. 2:1-2, 13; Talbert 1982:143).<sup>33</sup>

Stein points out, "The disciples were the target of this parable and even more so of the following one. This is evident, because similar instructions are directed to the disciples in 17:22-30; 22:24-38."<sup>34</sup> Jesus is clear to state that those who follow Jesus must give an account for how they have stewarded the master's resources.

Jesus is addressing the need for the disciple to be faithful and steward the master's resources. Jesus begins to address the master's return and the reward of the faithful steward. Bock explains,

Jesus focuses on the faithful and wise steward, whom 12:43 shows to be blessed. The steward's faithfulness is described not in terms of his power, but in relation to his service (Manson 1949:118). The picture is of those given spiritual responsibility over God's community. The reality of the master's return and an evaluation of the steward's stewardship make it prudent that the servant be faithful.<sup>35</sup>

Jesus' direction for the disciples is to focus on the attitude of serving and stewarding the spiritual resources given by God. The attitude of the steward should be that the master will be returning and the disciple will be held accountable for how he managed the resources. There is a blessing from the master for those who serve faithfully. Bock states, "The beatitude is for carrying out one's duties faithfully because the disciple knows the master will return. The steward who carries out the responsibilities the Lord

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<sup>33</sup>Darrell L. Bock, *Luke 9:51-24:53*, Baker Exegetical Commentary on the New Testament (Grand Rapids: Baker, 1996), loc. 1177, Kindle.

<sup>34</sup>Stein, *Luke*, 361.

<sup>35</sup>Bock, *Luke 9:51-24:53*, 1178.

gives will be blessed, This is the ‘faithful and wise’ steward (12:42).”<sup>36</sup>

The attitude of the steward is reflected in the faithfulness to manage the master’s resources. The attitude is not one of domination over the resources, but rather an attitude of stewarding the master’s possessions. Bock point out,

The steward’s faithfulness is described not in terms of his power, but in relation to his service (Manson 1949: 118). The picture is of those given spiritual responsibility over God’s community. The reality of the master’s return and an evaluation of the steward’s stewardship make it prudent that the servant be faithful.<sup>37</sup>

Faithfulness in both service and attitude leads to the blessing. The blessing for the steward is given as responsibility over more of the master’s resources. Bock writes,

Jesus describes the faithful steward’s blessing. Continued management of the household is the reward as the master appoints the steward over all his possessions. This reward for faithfulness is a more permanent form of service to manage the house and the entire estate. With confidence won by faithfulness, the steward has his responsibilities increased upon the master’s return.<sup>38</sup>

Man, in his pursuit to be a faithful steward of God’s resources, must realize that the resources belong to God. God is the owner and man is simply a manager of God’s resources. As man manages or stewards the resources of time, talents, and treasures, he will receive the blessing from the master as his faithfulness in service permits. God will bless the faithful manager (steward) with more to manage.

### **Tithing**

The practice of tithing is mentioned throughout the Old Testament. The concept of tithing was established to pay respect and to care for the Tribe of Levi. Croteau points out, “The reason the tribe of Levi was given the tithe is because they were not given an inheritance of land.”<sup>39</sup> Because of their duties, which included the care of

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<sup>36</sup>Bock, *Luke 9:51-24:53*, 1179.

<sup>37</sup>Ibid.

<sup>38</sup>Ibid., 1180.

<sup>39</sup>David A. Croteau, *Tithing after the Cross* (Gonzalez, FL. Energion, 2013), loc. 897, Kindle.

the tabernacle and spiritual well-being of the Israelite community, the Levi tribe did not receive a portion of land to care for. This assignment of responsibilities meant that they had to rely on the community to care for them. Through Moses, the practice of giving the tithe was established. Alfred Martin explains, “When God gave the law to Israel through Moses the tithe was included as an integral part of the legal system.<sup>40</sup> In Leviticus 27, Moses provides the direction for the tithe:

A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord. Whoever would redeem any of their tithe must add a fifth of the value to it. Every tithe of the herd and flock—every tenth animal that passes under the shepherd’s rod—will be holy to the Lord. No one may pick out the good from the bad or make any substitution. If anyone does make a substitution, both the animal and its substitute become holy and cannot be redeemed. (vv. 30-33)

For Moses, introducing a plan from God to hold back a portion was not a foreign concept to the Israelite community. The Israelite community had an example of giving back that already existed in their ancestry. The concept was not a foreign concept. The practice of giving back a portion is accounted for as far back as Abram in Genesis 14:18-21

Then Melchizedek, king of Salem, brought out bread and wine; he was a priest to God Most High. He blessed him and said: Abram is blessed by God Most High, Creator of heaven and earth, and I give praise to God Most High who has handed over your enemies to you. And Abram gave him a tenth of everything. Then the king of Sodom said to Abram, “Give me the people, but take the possessions for yourself.”

The idea of giving back a portion to the land owner or even sharing the plunder from the battle was already established. The Israelites were accustomed to giving back a portion.

Mark Rooker points out,

The concept of a tithe was not a new one for the Israelites, since we observe the practice before the giving of the Law (Gen 14:20; 28:20–22). Thus what we have in Leviticus 27 is a systematization of an earlier practice. In these texts from Genesis, as is the case also in this legislation from Leviticus, the tithe is taken from among the animal possessions (see Deut 12:17; 14:23).<sup>41</sup>

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<sup>40</sup>Alfred Martin, *Biblical Stewardship* (Dubuque, IA: ECS Ministries, 2005), loc. 273, Kindle.

<sup>41</sup>Mark F. Rooker, *Leviticus*, The New American Commentary, vol. 3A

Moses took an already established practice and, through God’s guidance, instituted a practice or law that man was required to follow.

Moses established the practice that each man was to bring a tithe to the tabernacle or temple. The word “tithe” is related to the number “ten,” and thus refers to a tenth.<sup>42</sup> R. K. Harrison writes, “The tithe, comprising one-tenth of all the produce, is regarded as the offering due from the people to the true owner of the land (Lev. 25:23).”<sup>43</sup> This practice becomes the onset of a tenth being set aside from the owner’s use.

While Moses addresses the tithe of being both from the land and the livestock, this practice was not always easy to follow. For many, the journey to the temple to offer the tithe proved challenging in terms of controlling livestock or the possible spoiling of that which comes from the ground. This process sets the groundwork for an exchange of goods for money to better bring the tithe. J. A. Thompson points out,

The tithe here refers to the tithe of cattle and sheep as distinct from produce. To bring actual livestock to the sanctuary was not practical for everyone. If the way was too long (Deut 14:24–26), provision was made to turn the tithe into money and take this to the place the Lord appointed.<sup>44</sup>

The tithe then can be seen as an established portion (a tenth) set aside for God to use. In Old Testament time, the tithe became an established practice among those who followed God. Man was instructed to give the tenth (tithe), and therefore, man needed to steward a portion, the first fruit, for use in God’s house. This concept of stewardship through tithing was only a limited amount of what was to be given back to God.

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(Nashville: Broadman & Holman, 2000), 328.

<sup>42</sup>Rooker, *Leviticus*, 328.

<sup>43</sup>R. K. Harrison, *Leviticus*, Tyndale Old Testament Commentaries, vol. 3 (Downers Grove, IL: InterVarsity, 1980), 242.

<sup>44</sup>Thompson, *1, 2 Chronicles*, 359.



## Stewards of the Mysteries of God

The apostle Paul addresses the issue of Christian stewardship with regard to the gospel of Christ. In his first letter to the Corinthian church, Paul asks the church to be “stewards of the mysteries of God” (4:1). Paul follows up the instruction for stewarding the mysteries of God with “it is required of stewards that one be found trustworthy” (4:2). David Garland writes, “To be a steward of God’s mysteries implies distributing these mysteries to others and is a major responsibility.”<sup>45</sup> In these two verses, one can clearly see that Paul is calling into service those that are entrusted with the mysteries of God.

The first investigative question regarding stewardship of the “Mysteries of God” is an understanding of what Paul is asking the church to steward. Richard L. Pratt points out that the mysteries of God can be described as “the redemptive grace of God kept secret for a long time, but finally revealed in Christ. God commissions church leaders to bring this great treasure of revelation to the church.”<sup>46</sup>

Christ followers are called to a higher level of stewardship. This level is not only in the resources of the earth but also the mysterious resource of God’s grace. Charles Simeon explains,

As stewards of the mysteries of God—They are not merely servants or ministers, but servants of a peculiar class. The whole Church is one great family; and they are appointed as “stewards,” to “give to every one his portion in due season.” To them “the mysteries of God” are more especially committed, that they may dispense them to all, according to their respective necessities; giving “milk to babes, and strong meat to those who are of full age.” The whole of God’s revelation is full of mysteries, which, in due season, they are to unfold: but that which they are chiefly to make known, is the stupendous mystery of redemption.<sup>47</sup>

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<sup>45</sup>David E. Garland, *1 Corinthians*, Baker Exegetical Commentary on the New Testament (Grand Rapids: Baker, 2003), loc. 3242, Kindle

<sup>46</sup>Richard L. Pratt, Jr., *I & II Corinthians*, Holman New Testament Commentary, vol. 7 (Nashville: Broadman & Holman, 2000), 60.

<sup>47</sup>Charles Simeon, *1 and 2 Corinthians*, *Horae Homileticae*, vol. 16 (London: Holdsworth and Ball, 1833), 143.

By stewarding the mysteries of God, man is to store up the knowledge of grace through Christ, and is to use what he been entrusted with to instruct and guide others in to an understanding of the grace filled mystery of God.

With the enormousness of responsibility that comes with stewarding the mysteries of God, the steward must be trustworthy. This trustworthiness is for the knowledge of Godly wisdom, not human wisdom. Richard L. Pratt explains,

The Corinthians valued eloquence and pretentious human wisdom. Paul rejected this standard for evaluating leaders. He and all leaders should be evaluated only by the standard of fidelity to Christ—their trustworthiness in handling the mysteries entrusted to them.<sup>48</sup>

The mysteries of God should be entrusted only to those who show responsibility in the things of God. Just because someone is favored does not ensure that they will be responsible with the gospel of Christ. Those entrusted with Godly wisdom, mainly those called to serve the church, must seek this level of responsibility. With regard to this level of responsibility, Anthony Thiselton points out, “Ministers need to ask the question whether they will found honest, faithful, reliable, or trustworthy.”<sup>49</sup>

The level by which those who steward the mystery of God will be held accountable can be found in the book of James: “Not many of you should become teachers, my fellow believers, because you know that we who teach will be judged more strictly” (Jas 3:1 NIV). Kurt Richardson suggests the reasoning for James pointing out this responsibility:

To be a teacher within the church is something for which one is recognized; it requires mastering the Scriptures and their application to faith and life. Because self-deception is something all believers are prone to and, more importantly, because of the harsh judgment against those who teach falsely, this limitation should be imposed.<sup>50</sup>

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<sup>48</sup>Pratt, *I & II Corinthians*, 60.

<sup>49</sup>Anthony C. Thiselton, *The First Epistle to the Corinthians*, New International Greek Testament Commentary (Grand Rapids: W. B. Eerdmans, 2000), 337.

<sup>50</sup>Kurt A. Richardson, *James*, The New American Commentary, vol. 36 (Nashville: Broadman & Holman, 1997), 146.

Stewarding the mysteries of God is not limited only to those in leadership. Individuals who have a personal relationship with God are responsible to steward the mysteries properly. However, there is a greater consequence for those who accept the responsibility of distributing the mystery of God. Those entrusted to teach others the mysteries of God should be found trustworthy and responsible enough to handle the mysteries. This responsibility is not to store up the mysteries, but to share the mysteries of God. Therefore, those who are found trustworthy are also held to a higher standard should they abuse the responsibility.

### **Conclusion**

The Scriptures have set the foundation for the understanding of stewardship: all things belong to God and man is simply a steward or vice-regent of God's resources. Humankind may have possessions, but they do not have ownership of the things of this earth. Humankind is assigned the responsibility of being a faithful manager of God's resources of time, talents, and treasure, along with stewarding the mysteries of God.

Mankind must come to terms with the risk associated with storing treasure for self-use. As stewards, mankind must use the resources for the glory of God and not for his own sake. By storing the material resources entrusted to man, the risk of these items rusting or being stolen exists. As a faithful steward, man should use these resources to bring people to God instead of as an asset to be stored. There is a faith element in using resources. As the steward uses the resources for the kingdom, he or she must rely on the master to supply more. By trusting in the master (God), the steward puts his or her trust in the master and not materials stored. This is not to say that mankind should never store resources. There are times when the steward will be called upon to store up earthly resources for future use.

Joseph stored up the grain for pharaoh because he was honoring his master. In Genesis 41:48-49,

Joseph gathered all the excess food in the land of Egypt during the seven years and put it in the cities. He put the food in every city from the fields around it. So Joseph stored up grain in such abundance—like the sand of the sea—that he stopped measuring it because it was beyond measure.

Joseph, however, was not storing up these resources for himself but was storing supplies for the entire community. Joseph was being a steward of Pharaoh's resources and in addition he was faithful to the call God had given him. While responsibility must be exercised in the stewarding of Godly resources, mankind should be careful to not allow the management of resources to be affected by greed.

As managers of the resources of God, man will give an account of this responsibility. Since man is not acting on his own behalf, the manager must give an account to the owner. The goal of the manager is to be found faithful in what has been entrusted to him. It then should be the goal to hear the master say, "Well done, good and faithful servant" (Matt 25:21).

## CHAPTER 3

### PRACTICAL UNDERSTANDING OF BIBLICAL STEWARDSHIP

Contemporary literature provides a practical design for stewardship. Most contemporary literature, however, addresses only stewardship for the means of financial giving and not complete stewardship. Stewardship involves more than just finances. There is a need amongst existing Christian churches to have a greater understanding of biblical stewardship that provides an all-inclusive understanding along with an application for the management of God's resources. This all-inclusive understanding must not be limited to the teaching of stewardship only as a principal for one's use of treasure, but must include the stewardship of time and talent.

To provide a practical design for this study of stewardship, it is necessary to identify a common understanding of the general components related to the concept. These components include the practice of tithing versus stewardship, the actions of the steward, stewardship and faith, ownership versus management, and the significance of time and talents. Through an examination of modern literature, these components provide a working understanding stewardship.

The process of examination begins by identifying what stewardship is along with examining the components that exist within stewardship. Many resources attempt to define stewardship from a limited point of view that is solely reflective of the writer and the writer's intention in producing the resource. To provide a point of reference regarding stewardship, it is essential to have a working definition of stewardship. One of the finest definitions of *stewardship* that is useful in this process of understanding stewardship is

found in Randy Alcorn’s *Managing God’s Money*. Alcorn’s definition captures the heart behind biblical stewardship:

Stewardship includes the divinely delegated management of our physical, mental, and spiritual lives, and the exercise of our God-given gifts and skills. Our stewardship encompasses the protection of human life—caring for the young, disabled, vulnerable, and oppressed. We are stewards of our families, workplaces, communities, churches, and nations. We’re caretakers of animals and the earth’s environment. God has entrusted all these to us.<sup>1</sup>

Alcorn’s definition serves as a baseline concerning man’s relationship to God. Within this definition, it is clear that God is identified as the owner of all things. Clarence Sexton, author of *The Stewardship of Life: Our Response to God*, supports God’s ownership by explaining, “There is nothing you or I could imagine that stewardship does not include.”<sup>2</sup> Stewardship then reflects man’s obedience to God through how one lives his life. Christians are called to reflect Christ in all their living. Biblical stewardship is about how one’s life reflects his calling as a Christian. In *The Heart That Gives—Seven Traits of Joyful Stewardship*, Thomas J. Connery points out, “Stewardship is a way of life. It is the way that leads to life. Stewardship is not a program, not a fad, not a fundraising gimmick. It is an invitation to those who want to live out their baptismal call.”<sup>3</sup>

Because stewardship is a way of life, it becomes far greater than just a financial concern. Joel Mikell, author of *Crafting a Theology of Stewardship*, explains, “Stewardship is spiritual before it is financial. Stewardship is about our faith before it is

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<sup>1</sup>Randy Alcorn, *Managing God’s Money: A Biblical Guide* (Carol Stream, IL: Tyndale House, 2011), loc. 16, Kindle.

<sup>2</sup>Clarence Sexton, *The Stewardship of Life: Our Response to God* (Powell, TN: Crown Christian, 2015), loc. 89, Kindle.

<sup>3</sup>Thomas J. Connery, *The Heart That Gives—Seven Traits of Joyful Stewardship* (Fenton, MO: Creative Communications for the Parish, 2012), loc. 33, Kindle.

about our finances.”<sup>4</sup> Supporting the idea that stewardship is not limited to finances, Alfred Martin, author of *Biblical Stewardship*, states, “Stewardship concerns the whole of life. It involves doing the will of God in thought, word, and deed.”<sup>5</sup> In *Giving to God: The Bible’s Good News about Living a Generous Life*, Mark Allan Powell writes, “Stewardship is not just a way of life; it is a good way of life. It means allowing God to rule our lives, putting God in charge of everything, including our time and our money.”<sup>6</sup> Powell goes on to state, “Stewardship is about all of life, about giving ourselves to God and using all that God has given us in grateful and appropriate ways.”<sup>7</sup>

Biblical stewardship then, in essence, is more about mankind’s response to or use of the resources God has given him. Mikell points out, “Scripture teaches us that everything we are, everything we have, is a blessing and a gift from a loving and benevolent God.”<sup>8</sup> Stewardship is more of a response to a loving God than a taught principle for Christians to create rules to receive a blessing. Man’s responsibility to steward the gifts and resources of God properly comes with the understanding that his entire life is a gift from God and must be used for God’s purpose. Therefore, stewardship is more about God’s relationship and provision for man. Joel Mikell sums up God’s plan for stewardship:

He entrusts to His people everything that is needed to accomplish everything He wants to accomplish—the gifts and blessings of time, talent, temple, and treasure. He then invites us to give back . . . to invest in what matters most to Him: people. Christ died on the cross because of God’s desire to have a relationship. Christ died

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<sup>4</sup>Joel Mikell, *Crafting a Theology of Stewardship* (Nashville: Ben Stoup Enterprises, 2013), loc. 43, Kindle.

<sup>5</sup>Alfred Martin, *Biblical Stewardship* (Dubuque, IA: ECS Ministries, 2005), loc. 1110, Kindle.

<sup>6</sup>Mark Allan Powell, *Giving to God: The Bible’s Good News about Living a Generous Life* (Grand Rapids: Wm. B. Eerdmans, 2006), loc. 83, Kindle.

<sup>7</sup>Ibid., loc. 60.

<sup>8</sup>Mikell, *Crafting a Theology of Stewardship*, loc. 79.

for people. He did not die for church buildings, programs, or budgets. He died for people. Resources follow relationships. Relationships are about people. Stewardship is about relationships.<sup>9</sup>

God's plan is to establish relationship to his people and through his people. As a steward of God's resources, man must recognize that all that God has given is entrusted for helping to have a relationship with God.

### **Stewardship versus Tithing**

It is important to understand that stewardship is different from tithing. While churches may unintentionally confuse the two, this confusion usually come through a desire to increase monetary resources for use within the local church. David Croteau points out, "The concept of voluntary contributions is rich in the history of stewardship research, but it can easily be neglected when finances are tight in a church."<sup>10</sup> This section in no way is intended to pit biblical stewardship against tithing. The purpose of this section is to explore stewardship and tithing to understand the believer's role regarding the handling of God's resources. Martin points out, "There is nothing wrong with tithing in itself, but the Scripture shows that Christian stewardship is a much broader subject than tithing and that there is a much higher standard of giving than the tithe."<sup>11</sup>

### **Tithing**

Tithing is limited to only a small fraction of resources. Martin points out, "In Old Testament times men acknowledged God's ownership of their lives and property by the payment of a tithe—that is, one tenth—to Him."<sup>12</sup> Croteau defines the tithe: "The

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<sup>9</sup>Mikell, *Crafting a Theology of Stewardship*, loc. 125.

<sup>10</sup>David A. Croteau, *Tithing after the Cross* (Gonzalez, FL. Energion, 2013), loc. 1329, Kindle.

<sup>11</sup>Martin, *Biblical Stewardship*, loc. 253.

<sup>12</sup>Ibid., loc. 255.



definition of the tithe in the Mosaic Law is: giving 10 percent of one's increase from crops grown in the land of Israel or cattle that feed off the land of Israel."<sup>13</sup>

This tithe was a practice of intentionally setting aside a portion for God's use. Gossai Hemchand points out that this portion or "a tenth of one's annual income set aside for sacral purposes."<sup>14</sup> God intended for his followers to set aside a portion that was to be used to honor him through sacrificial giving. This practice of setting aside a sacred portion was established by God himself. Croteau writes, "God has always set aside a sacred portion for himself and the fact that he did this in the Garden of Eden by setting aside a portion of the trees demonstrates the universality of tithing."<sup>15</sup>

While the Old Testament practice of tithing was a significant part of the religious practice, it was also a reflection of man's obedience to God. Tithing was and is a practice associated with following God out of worshipful duty. It is important for believers to give back the first fruits to God. Martin writes,

When God gave the law to Israel through Moses the tithe was included as an integral part of the legal system. The people of Israel were given clear instructions concerning the tithing of the produce of their fields, their livestock, and their other possessions. God's command was: Thus all the tithe of the land, of the seed of the land or of the fruit of the tree, is the Lord's; it is holy to the Lord. If therefore, a man wishes to redeem part of his tithe, he shall add to it one-fifth of it. For every tenth part of herd or flesh, whatever passes under the rod, the tenth one shall be holy to the Lord (Leviticus 27:30-32).<sup>16</sup>

The practice of giving the tithe was focused more on giving to God the first fruits. Luter points out,

For Israel, the concept of 'firstfruits' meant putting the Lord first in every part of life. That included the harvest, the shepherding of flocks, and child-bearing—

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<sup>13</sup>Croteau, *Tithing after the Cross*, loc. 224.

<sup>14</sup>Gossai Hemchand, "Tithe," in *Eerdmans Dictionary of the Bible*, ed. David Noel Freedman, Allen C. Myers, and Astrid B. Beck (Grand Rapids: W. B. Eerdmans, 2000), 1315.

<sup>15</sup>Croteau, *Tithing after the Cross*, loc. 313.

<sup>16</sup>Martin, *Biblical Stewardship*, loc. 273.

especially in regard to the feasts and sacrificial system of the Law of Moses. The firstfruits were used for the support of the Levitical priests.<sup>17</sup>

The idea of giving to God the first fruits is again addressed by Robert Morris.

Morris sums up the first fruits in *The Blessed Life*, where he explains,

The first belongs to God. We find this principle all through the Bible. We can give God the first of our time. We can give Him the first of our finances. That's what tithing really is—giving our first to God. It's saying, "God, I'm going to give to You first and trust You to redeem the rest."<sup>18</sup>

Morris goes on to explain that through tithing one gives God the first and the left over is for man's use: "The first portion is the redemptive portion. In other words, when the first portion is given to God, the rest is redeemed."<sup>19</sup> What man does with the remaining portion is reflective of his attitude toward stewardship.

While man must recognize the first fruits and honor God through tithing, the blessing comes through the practice of tithing. Croteau acknowledges the idea of a blessing through tithing when he writes,

Why is it that so many people are "blessed" when they tithe? While the question may be impossible to answer in every case, it seems that when people learn to live off 90 percent of their income (or less), when they are meticulous with where their money is going, they are better stewards over the resources God gives them.<sup>20</sup>

The idea of tithing to receive a blessing is not the correct attitude originally behind tithing. The blessing comes through obedience to God. Even through obedience, as Blomberg points out, "God's promise of peace and prosperity for faith and obedience was never made across the board to all."<sup>21</sup>

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<sup>17</sup>A. Boyd Luter, "Firstfruits," in *The Lexham Bible Dictionary*, ed. John D. Barry et al. (Bellingham, WA: Lexham, 2016).

<sup>18</sup>Robert Morris, *The Blessed Life: Unlocking the Rewards of Generous Living*, reissue ed. (Ventura, CA: Bethany House, 2002), 33.

<sup>19</sup>*Ibid.*, 34.

<sup>20</sup>Croteau, *Tithing after the Cross*, loc. 1181.

<sup>21</sup>Craig L. Blomberg, *Christians in an Age of Wealth: A Biblical Theology of Stewardship*, ed. Jonathan Lunde (Grand Rapids: Zondervan, 2013), loc. 1254, Kindle.

The Old Testament law of tithing was not as much out of reverence but out of duty. Martin states,

The tithe was not an offering in the strict sense of the term, but an obligation placed on everyone under the law; that is, if an Israelite were to keep the law, he did not decide whether he should pay the tithe or not. He had to pay the tithe or become a lawbreaker.<sup>22</sup>

While the obligation through law to pay the tithe no longer exists in the modern church, man's obligation to honor God through the tithes does. Christians should not tithe out of obligation or duty toward an authority outside of God himself. Croteau states, "Giving should never have to be compelled, but should be done out of our free volition."<sup>23</sup>

God's design in tithing created a practice that could be followed by everyone. This practice allowed for people to honor God through the tithe and avoided a situation where power could be established by giving more. R.C. Sproul points out,

The beauty of the tithe is that it precluded class warfare and the politics of envy. It prohibited unequal taxes from being imposed wherein one group of people paid a higher percentage than another. When that happens, economics becomes politicized, and it creates vested interest groups where justice is ignored for the sake of power.<sup>24</sup>

There was no excuse for people to not offer their tithes. Each person, based on what they had, could give a tenth. Because each man and woman can give a tenth does not mean each person honors the tithe. Man would create reasons to not give the tithe and then risk robbing God.

Malachi 3:8 speaks of this act of robbery: "Will a man rob God? Yet you are robbing Me!" You ask: "How do we rob You?" "By not making the payments of the tenth and the contributions." Simply stated, mankind robs God when he or she doesn't not honor him with the tithe.

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<sup>22</sup>Martin, *Biblical Stewardship*, loc. 278.

<sup>23</sup>Croteau, *Tithing after the Cross*, loc. 1328.

<sup>24</sup>R. C. Sproul, "Stewardship, Tithing, and Giving," accessed September 2, 2017, <http://www.ligonier.org/learn/articles/stewardship-tithing-and-giving/>.

While the early churches practice of tithing was not carried over into the New Testament practices, man can still learn and benefit from some principles. Martin writes,

There is no commandment in the New Testament that says that the Christian must tithe. We can learn principles of stewardship from the Old Testament teachings, but the matter of giving for the believer in Christ in this present day of grace is not based on legal obligation.<sup>25</sup>

The matter of giving is still about man's faithfulness to God without the law dictating the practice of giving.

### **Stewardship**

Some principles within stewardship are different from the Old Testament teaching on tithing. Concerning the idea of stewardship, Alcorn states,

Stewardship includes the divinely delegated management of our physical, mental, and spiritual lives, and the exercise of our God-given gifts and skills. Our stewardship encompasses the protection of human life—caring for the young, disabled, vulnerable, and oppressed. We are stewards of our families, workplaces,<sup>26</sup>

This encompassing of resources is different from just money or property. Man's divine responsibility is beyond that of simply tithing.

Stewardship, however, involves more than just an obligation out of law or duty to give to God. While the early church would tithe, they would also practice stewardship. As Martin point out, "Even in the Old Testament the tithe was only a part of stewardship. The tithe, it is true, was an obligation on every Israelite, but godly Israelites gave offerings to God in addition to the tithes."<sup>27</sup> Stewardship was a practice to give God more than just what was required. Tithing would then be associated with giving to God out of obligation while stewardship is giving to God out of reverence.

Man's faithfulness to steward God's resources is a direct testament to man's faith in God. Stewardship is not out of obligation, but rather, it is a practice out of

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<sup>25</sup>Martin, *Biblical Stewardship*, loc. 306.

<sup>26</sup>Alcorn, *Managing God's Money*, loc. 310, Kindle.

<sup>27</sup>Ibid., loc. 295.

responsibility and faith. A faithful steward manages the resources only under the direction of the owner or master. The resources are not his, but are his to manage. Stewardship, then, involves a greater action than simply the giving of the tithe. Stewardship involves the management of the leftovers after the tithe.

### **Stewardship and Generosity**

One significant area of stewardship is that of generosity. As stewards of the resources of God, mankind is to use the riches given to him to bring glory to God. As steward's mankind should use that which has been entrusted to him according to the will of the owner. Since man is the steward of the resources of God then man should use the riches he has been entrusted with to allow other to see the experience a loving generous God. In 1 Timothy 6:17-19, Paul writes,

Instruct those who are rich in the present age not to be arrogant or to set their hope on the uncertainty of wealth, but on God, who richly provides us with all things to enjoy. Instruct them to do what is good, to be rich in good works, to be generous, willing to share, storing up for themselves a good reserve for the age to come, so that they may take hold of life that is real.

Paul gives clear instruction to those who have been blessed to be generous with others. He begin this section by pointing out that “those who are rich” are not to be arrogant. Paul goes on to instruct those who have received the blessing of wealth to continue to set their hopes on God and not on their riches. This caution is to help those that find themselves with wealth the ability to act out the generosity Paul instruct in verse 18.

Paul encourages those who have found wealth to be generous. The act of being generous is more about focusing on others and less on self. Lea and Griffin explain,

“To be generous” demands a liberal sharing of wealth with others. One who is “willing to share” shows that the generous act of giving is to spring from internal generosity. Paul was suggesting that genuine wealth is found in what we give, not what we have.<sup>28</sup>

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<sup>28</sup>Thomas D. Lea and Hayne P. Griffin, *1, 2 Timothy, Titus*, The New American Commentary, vol. 34 (Nashville: Broadman & Holman, 1992), 175-76.

Paul reminds those that find themselves blessed with wealth to focus on others instead of self. This practice of stewarding through generosity is about the using of the Godly and less about the storage of said resources.

The stewardship practice of generosity is not limited to only wealth, it is also transferable to the use of time as well. As mankind manages and uses his time, talents, and treasure for the kingdom of God, he or she must realize that they reflect God in their actions. Larson writes,

How we invest ourselves and our time is more valuable than money. God desires that we spend ourselves in doing good, helping others, benefiting those around us. It is a tendency of the wealthy to think that others exist or their benefit, to do their bidding. In God's eyes it is just the opposite. Those who have been richly blessed must give abundantly. Once again, God desires that we imitate him. Just as he richly provides us everything for our enjoyment, just as his mercy and love are without limit, so his people are to live with the same extravagance.<sup>29</sup>

God has given the riches for his kingdom and for his glory. God allows mankind to enjoy his riches but man is not to overlook the one who gave the riches and the purpose of what has been entrusted.

As stewards of Godly resources, mankind can enjoy the resources as well as manage the resources. The danger comes when man no longer worships the one who provides the resources and instead worship the resource. Warren Wiersbe acknowledges,

They should keep their eyes on the Giver and not put their trust in the gifts. God wants His own to enjoy the blessings of life; the word "enjoy" is in the Bible! In Christ, we have "all things to enjoy" and they are given to us "richly"! But these material blessings are not only for enjoyment, they are also for employment—to be used for the glory of God and the winning of souls. Money should be used for good works; it should be shared (communicated); it should be invested in things eternal, laying a good foundation for the time to come.<sup>30</sup>

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<sup>29</sup>Knute Larson, *I & II Thessalonians, I & II Timothy, Titus, Philemon*, Holman New Testament Commentary, vol. 9 (Nashville: Broadman & Holman, 2000), 250.

<sup>30</sup>Warren W. Wiersbe, *Wiersbe's Expository Outlines on the New Testament* (Wheaton, IL: Victor, 1992), 636-37.

Through generosity, mankind can focus on the management of the resource and not on the storage of the resources. It is the responsibility of man to use the owner's resources with responsibility and in the desire of the owner.

This practice of stewardship not only builds up those who receive the generosity, but also strengthens the one who stewards the gifts. As mankind seeks to grow in relationship with God, stewardship and generosity will remove the focus on self and place it on others. Stewardship and generosity will also build a spiritual strength with those who exercise this custom. By relying on God to bring the resources and then to use those resources for other's sake, the steward must always draw closer to the supplier. To draw closer to God through the practice of stewardship allows man to rely more on God and less on self. This is a faith practice to live throughout man's life on earth. Wiersbe states, "We should use our wealth to do good to others; we should share; we should put our money to work. When we do, we enrich ourselves spiritually, and we make investments for the future."<sup>31</sup>

### **The Action of the Steward**

Churches often address the idea of stewardship without focusing on the actions of the steward or fail to describe what the actions of a steward are. Alcorn simply defines a steward as "someone an owner entrusts with the management of his assets."<sup>32</sup> Ken Untener defines a steward as "someone who manages someone else's house (that is, all the owner's possessions)."<sup>33</sup>

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<sup>31</sup>Warren W. Wiersbe, *The Bible Exposition Commentary*, vol. 2 (Wheaton, IL: Victor, 1996), 238.

<sup>32</sup>Alcorn, *Managing God's Money*, loc. 282.

<sup>33</sup>Ken Untener, *Little Burgundy Book on Stewardship: Reflections Based on the Gospel of Matthew*, ed. Catherine Haven (Saginaw, MI: Little Books, 2013), loc. 39, Kindle.

Based on these two definitions it becomes clear that Stewardship was a practice to give God more than just what was required (by the owner). Donald Whitney explains, “If we are not faithful with the use of our money, and certainly that includes the giving of our money for Christ’s Kingdom, the bible says God will determine that we are untrustworthy to handle spiritual riches.”<sup>34</sup> The question that comes into play is, does the steward only manage the tangible, such as land, possessions or money or does the steward manage more? Is stewardship and the management of God’s resources simply about the physical or does it involve the management of the non-physical resources, such as time and talents as well?

A steward is not limited to only the physical management of the owner’s resources. Martin takes the idea of household management a bit farther when he writes, “A stewardship is the management or administration of someone else’s household affairs. A steward is a trustee or agent for the benefit of the owner.”<sup>35</sup> By managing the household affairs and not only the physical properties, the steward is also responsible for more administration of the resources.

### **The Steward’s Primary Goal**

A steward’s role then is both management and administration of the owner’s resources. Alcorn points out,

A steward’s primary goal is to be “found faithful” by his master. He proves himself faithful by wisely using the master’s resources to accomplish the tasks delegated to him (1 Corinthians 4:2). Those resources include not only money but time, gifting, relationships, employment, and life opportunities.<sup>36</sup>

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<sup>34</sup>Donald S. Whitney, *Spiritual Disciplines for the Christian Life* (Colorado Springs: Navpress, 1991), 146.

<sup>35</sup>Martin, *Biblical Stewardship*, loc. 216.

<sup>36</sup>Alcorn, *Managing God’s Money*, loc. 337.



A steward's role is to manage and administration the resources that God has entrusted to him. A steward must be concerned more with management according to the desire of the owner and less concerned with his or her personal interest.

A steward's goal is to be faithful first to God. His responsibility and accountability is to God alone and not man. Jamieson, Fausset, and Brown point out, "In the case of stewards, inquiry is made, that one man be found (that is, proved to be) faithful; yet God's steward awaits no such *judgment* of man, in man's day, but the Lord's judgment in His great day."<sup>37</sup>

Mankind must understand that they will give an account to God for how they have handled all that they have been given responsibility over. Mankind must realize that this accountability is to God alone and not man. Therefore, man must not seek the approval of man. Galatians 1:10 supports this idea. Paul writes, "For am I now trying to win the favor of people, or God? Or am I striving to please people? If I were still trying to please people, I would not be a slave of Christ."

As mankind stewards the resources of God he or she must not seek the interest of self but rather that of God. Martin states, "The steward must lay aside self-interest and think only of the welfare of the one whose property he is handling."<sup>38</sup>

A steward, then, is given charge of the master's resources for a limited time. Clarence Sexton states, "When we are the Christian stewards we ought to be, we are recognizing that we are simply in charge of things for a time. They are not my things; they are God's things."<sup>39</sup>

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<sup>37</sup>Robert Jamieson, A. R. Fausset, and David Brown, *Commentary Critical and Explanatory on the Whole Bible* (Oak Harbor, WA: Logos Research Systems, 1997), 2:269.

<sup>38</sup>Martin, *Biblical Stewardship*, loc. 223.

<sup>39</sup>Sexton, *The Stewardship of Life*, loc. 440.

## Stewardship and Faith

Christian stewardship is about faith. For a Christian, it is essential to place faith in God alone. The act of placing one's life into the complete trust of God requires that man put everything—his time, talents and treasures—into God's complete control. Martin states, "Stewardship is an exercise of faith. Can we trust God for today and tomorrow, as well as for eternity?"<sup>40</sup>

Stewardship reflects man's ability to trust God entirely. Man's management of resources reflects his ability to trust God and relinquish control of the things God has given him. This relinquishing of control is not limited to only money. Man must take account of all thing and decided what it is he or she should value. Mallery Callahan suggests, "The first question a person must face when addressing his or her personal stewardship issues are: What shall I do with my life? Where and in what shall I invest it?"<sup>41</sup>

Powell supports the idea of life investment for the kingdom when he points out,

Stewardship is about giving to God. It is about turning total control of our lives over to God. It is about taking seriously the words that we so easily pray: "Thy kingdom come, thy will be done." When we pray, "Thy kingdom come," we ask God to rule our lives. When we pray, "Thy will be done," we ask for what God wants to happen in our lives to take place—already, now, on earth as in heaven.<sup>42</sup>

By faith, man must trust the giver of all thing. It is through faith and trust that man can respond to God's faithfulness. Clarence Sexton writes,

Stewardship is our response to God. Our faithfulness to Him is our response to His faithfulness to us. We love Him because He first loved us. We serve Him because we love Him. We yield ourselves to Him because He gave Himself to ransom our souls.<sup>43</sup>

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<sup>40</sup>Martin, *Biblical Stewardship*, loc. 710.

<sup>41</sup>Mallery Callahan, *What in the World Is Christian Stewardship* (Nashville: Boyd, 1998), 9.

<sup>42</sup>Powell, *Giving to God*, loc. 35.

<sup>43</sup>Sexton, *The Stewardship of Life*, loc. 1767.

Thomas Connery sums up the idea of Christian stewardship and faith when he states, “Stewardship is an invitation to put our life totally in God’s hands—not some or most of it, but all of it.”<sup>44</sup>

As managers of Godly resources, mankind can place his or her faith in God through the administration of what has been entrusted to him. Croft Pentz explains, “Jesus teaches the importance of being faithful. Much of His teaching concerned stewardship. God has placed man in this world to do His work. What we have really belongs to Him. We are just taking care of it for Him.”<sup>45</sup> This responsibility requires man to faithfully acknowledge total control to God. In this process of giving total control, mankind will invest everything for the sake of God and trust Him for the rewards. Through faith, mankind cannot bury what has been entrusted to him but instead must put to work the resources he has been entrusted with.

### **Ownership versus Management**

A basic premise regarding stewardship is that of ownership. Man is in a constant wrestling match with trying to own the things of earth. Man must realize that true ownership lies with God, and man does not own any of which he possesses. God is the owner and man is only a manager of the resource. Clarence Sexton points out,

God blessed His ancient people, Israel. He gave them a land to possess, but He said, “I am still the owner. If you do not behave as I want you to behave in the land, I will expel you from it.” The fact that He could expel them and He did expel them proves He is the owner.<sup>46</sup>

God remained in control of the land that he provided to Israel. He gave them the land to be stewards of it. If at any point the Israelites did not honor god through the stewardship of the land he provided, God had the option to remove them.

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<sup>44</sup>Connery, *The Heart That Gives*, loc. 34.

<sup>45</sup>Croft M. Pentz, *150 Expository Sermon Outlines*, Dollar Sermon Library Series (Grand Rapids: Baker, 1972), 49.

<sup>46</sup>Sexton, *The Stewardship of Life*, loc. 397.

God proved his reign over the Israelites when he did remove them. Second Kings 17:23 reads, “Finally, the Lord removed Israel from His presence just as He had declared through all His servants the prophets.” This was done because the Israelites no longer wanted to live according to the laws and precepts given by the land owner. The owner then exercised his right to remove those who were no acting as stewards to what they were entrusted

Sexton goes on to explain this concept of ownership versus possession:

In Genesis 17, Abraham was given land to possess, but God owned it. Abraham possessed the land, and Abraham’s seed would possess the land. Possession is not ownership. You and I are going to travel through this world possessing many things. We might say those things are ours, but possession does not mean ownership.<sup>47</sup>

Stewardship must begin with the understanding that God owns everything. Everything that God owns is identified as all things on earth and all things that affect the earth. Too often, however, it is communicated that God is only concerned with finances and not concerned with any other aspect of mankind, such as the use of time and talents. Connery writes, “Everything belongs to God—our time, our talent, our treasure, our health, even our personality. Stewardship offers us a plan for using these gifts to serve our Church and our world.”<sup>48</sup>

Man should approach all things as a gift on loan from God. Blomberg point out, “What the Bible means by ownership is not possessing things to use for our own purposes, but receiving things from God to use for his glory.”<sup>49</sup> God’s intentions are to allow man to use the resources supplied to him for building the kingdom. Too often man can forget that it is all God’s and for a time it is on loan to man to use for building up of God’s kingdom. Connery states,

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<sup>47</sup>Sexton, *The Stewardship of Life*, loc. 326.

<sup>48</sup>Connery, *The Heart That Gives*, loc. 14.

<sup>49</sup>Blomberg, *Christians in an Age of Wealth*, loc. 772.

It is all his. When I say everything belongs to God, I mean everything—our time, our talent, our treasure, our health, our skills, even our personality. All this and much more are God’s gifts to us. God merely lends them to us for a time. What we do with them is up to us.<sup>50</sup>

Since God is the owner and mankind is only managing God’s resources, man should use wisely the gifts presented to him. As managers, man has a responsibility to take care of that which he has been entrusted. Sexton points out, “If I am using something that is borrowed from someone else, I try to be even more careful with it.”<sup>51</sup>

As a steward, this management of God’s resources is for a limited time. Sexton explains, “When we are the Christian stewards we ought to be, we are recognizing that we are simply in charge of things for a time. They are not my things; they are God’s things.”<sup>52</sup> Untener sums up the principled ideas concerning man and stewardship: “[Management] is a fundamental element of stewardship: Everything belongs to God.”<sup>53</sup>

### **Significance of Time and Talent**

While most resources written focus on the idea of stewardship from a financial point of view, few address the idea of giving one's time and talents back to God. The significance of using both time and talents as an act of stewardship should be taught as much if not more than just a financial approach to stewardship. The way one lives his life is often a representation of his acts of stewardship which, in turn, is reflective of his relationship with Christ. In *The Stewardship of Life*, Sexton writes, “Stewardship is more than money. It involves all of life. The stewardship of life is the stewardship of our time.”<sup>54</sup>

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<sup>50</sup>Connery, *The Heart That Gives*, loc. 30.

<sup>51</sup>Sexton, *The Stewardship of Life*, loc. 436.

<sup>52</sup>Ibid., loc. 440.

<sup>53</sup>Untener, *Little Burgundy Book on Stewardship*, loc. 51.

<sup>54</sup>Sexton, *The Stewardship of Life*, loc. 694.

## Time

There is more spiritual marker in a person's life than just the number associated with a checkbook. Sexton points out, "What we do with our time is what we do with our lives."<sup>55</sup> One's attitude toward the stewardship of time is often an overturned non-interested approach. Too often man uses his time for his benefit and not God's. He chooses how and where he will spend his time. What man needs to realize is that how he chooses to use his time will directly be reflective on his relationship with God. Sexton goes on to explain that the way one chooses to live his life is in direct response to his relationship to God: "What we do with our time is what we do with our lives. Time is a gift from God. What we do with our time can be our gift to God. Time is synonymous with life."<sup>56</sup> Sexton continues, "Many people have the idea that some time or another in life they are going to take care of wait until late in life to do it, and have laid no foundation for life."<sup>57</sup> The idea of using time wisely and for the kingdom of God is a principal of stewardship that man must understand and cherish because time is the one resource that man will never get back.

The appreciation that man's use of time is precious also reflects on man's desire to use his time to impact God's kingdom. Sexton again points out the amazing truth regarding time: "Here we discover the amazing truth: God is from everlasting to everlasting. You and I are in time. We have been placed in time, but what we do in this time, how we handle the stewardship of our time, matters for eternity."<sup>58</sup> The unfortunate reality is that most individuals see time as something that is to be kept to themselves and not stewarded. The desire to impact the kingdom by stewarding time is often seen as an

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<sup>55</sup>Sexton, *The Stewardship of Life*, loc. 550.

<sup>56</sup>Ibid., loc. 496.

<sup>57</sup>Ibid., loc. 550.

<sup>58</sup>Ibid., loc. 572.

inconvenience or a limited task assigned to volunteer a minimum amount of time toward removing guilt of not serving than valuing the use of one's time for the kingdom.

Callahan writes, "While time is one of our most precious gifts, it is also the most abused."<sup>59</sup> Callahan explains,

There are some people who do a pretty good job of managing their money, but do just the opposite when it comes to time management. They become so involved in making a living that they don't take time to make a life. They forget that God has a right to their lives. You will often hear people say, "I don't mind going to and giving to the church, but I just don't have the time."<sup>60</sup>

The use of one's time is just as significant as one's treasure. To simply give of one's financial resource without adequately giving of one's time is not stewarding all that God has given.

Man should carefully monitor the use of his time. It would benefit man to consider each moment on a regular basis. The practice of time management and accountability is a practice of stewarding one's time. Man should take the time to track how he spends each day. By giving an account of how one spends time, he can better understand how well he stewards his time. In *The Stewardship of Life* Kirk Nowery explains, "If we are to be truly wise stewards we have to ask: What is really going to matter at the end of our earthly days? When we answer to God for our lives what will be the greatest value?"<sup>61</sup> By asking "what truly matters," man can prioritize his days to steward his time wisely. Nowery continues to promote the management of time to honor God when he writes, "To rightly number our days is to allot our time wisely, to live in a way that pleases God and accomplishes His purpose."<sup>62</sup> Sexton echoes the thoughts of

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<sup>59</sup>Callahan, *What in the World Is Christian Stewardship*, 15.

<sup>60</sup>Ibid., 14.

<sup>61</sup>Kirk Nowery, *The Stewardship of Life: Making the Most of All That You Have and All That You Are* (Camarillo, CA: Spire, 2004), 85.

<sup>62</sup>Ibid., 80.

Nowery, stating, “Life is lived by days. We do not have a day to waste. We are given the responsibility of the stewardship of time.”<sup>63</sup>

## **Talents**

Man’s stewardship of talent is another area that should be managed on a regular basis. How well does one truly use his giftedness for the kingdom of God. By using one’s talents only for a financial gain and not allowing it to be used by the church is an act of thumbing one’s nose at God. Since God gave the talent, then the use of the talent should be used to bring honor to God.

When it comes to understanding talents from a biblical stewardship point of view, very little is written. Most sources seem to stay in the context of financial stewardship; occasionally, some source address the stewardship of time. However, a limited number of resources include information regarding the stewardship of talents and focus primarily on a discussion of the parable of the Talents (Matt 25:14–30). The biggest obstacle regarding the use of this parable exists in that many attribute the idea of talents to money and not to one’s ability or giftedness. Ben Gill gives the best explanation regarding talents and the use of human capacity or giftedness:

The Greek word *talenta* has led to no small confusion in the interpretation of this parable. It has been translated into the English word “talent.” We consider the word talent the description of some human capacity or gift for achievement or performance. This has led to a rather banal interpretation that “we should all use our talents for the Lord.” No one would disagree with that as an application of the parable. But the interpretation of the parable has far more radical reach.<sup>64</sup>

While the parable may have far more reaching meaning, the truth with the basic context is that God has given each human a basic gift or talent in which he or she is to manage for the master. No talent is to be buried. All of mankind has been given a gift or talent.

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<sup>63</sup>Sexton, *The Stewardship of Life*, loc. 618.

<sup>64</sup>Ben Gill, *Stewardship: The Biblical Basis for Living* (Arlington, TX: Summit, 1996), 106.



All people have been given talents from God. These talents are bestowed in order to be used to bring attention to God. Rick Warren points out, “If you think your talents are simply for you to make a lot of money, retire, and die, you've missed the point of your life. God gave you talents to benefit others, not yourself. And God gave other people talents that benefit you.”<sup>65</sup> Man’s talents are entrusted to him to serve others. For man to use his talents solely for his own sake can be compared to the servant who hid his talent (Matt 25:14-30) resulting in the talent never being used for its original intention. As man was created for the glory of God, man must use his talents to glorify God.

Beyond Matthew 25:14-30, there is limited to almost non-existing arguments regarding the stewardship of man’s talents for the kingdom of God. This argument does not mean that because little is written that man can ignore the use of his talent for God’s purpose. Man must use his talent just as he would his treasure and his time. He must seek to wisely give of the gifts and talents for the sake of the kingdom of God instead of seeking to benefit only himself.

From a local church standpoint, if mankind were to give back to God the use of his talents, the local church could benefit. Consider the amount of outsourcing a church uses on an ongoing basis. Churches regularly outsource services in areas such as finances, administration, and facilities and maintenance. The church could transform a standard of care if members could focus the use of their talents first on the kingdom of God. By seeking first the kingdom of God and using talents, the world may desire more of what the church has instead of the church following the world’s patterns.

The idea of focusing on the talent that is already within the church is not seen significantly in the leadership models that many churches seek to follow. Today, it seems that churches are looking outside of their doors to corporate leaders for direction and insight. If those churches could raise up leaders who would seek first to give back to God,

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<sup>65</sup>Rick Warren, “Making The Most of Your Talents,” May 21, 2014, accessed April 27, 2017, [www.pastorrick.com/devotional/english/make-the-most-of-your-talents](http://www.pastorrick.com/devotional/english/make-the-most-of-your-talents).

then the possibility exists that corporations may look to church for leadership principles and direction. By harnessing the talents within the church walls, individuals can both grow in service to the kingdom and steward their talents for God. Searcy and Henson suggests that “God created each of us with specific talents and gifts to use in impacting others.”<sup>66</sup>

### **Conclusion**

Contemporary literature does provide a limited practical design for stewardship. Most contemporary literature addresses stewardship primarily from the standpoint of financial giving and not complete stewardship. To adequately address biblical stewardship, one must not limit himself to just financial resources. It becomes necessary to examine stewardship from a faith perspective. As stated, the act of mankind placing their lives into complete trust of God requires that man put everything—his time, talents and treasures—into God’s complete care. With regard to biblical stewardship, mankind’s actions are more about how man responds to or uses the resources God has given him.

Just because there are limited resources with regard to stewarding the use of time and talents does not mean that the same principles do not apply. If the basic belief is that God owns everything and man is just a manager or a steward of these resources, then man must be careful of how he uses the gift of time and talents. It is important that man approach stewardship as a comprehensive opportunity to serve God through every resource. Man must give of himself not out of duty but out of reverence. Kirk Nowery sums this idea up when he writes,

Making the most of all that you have and all that you are doesn’t come down to you. It comes down to “Christ in you, the hope of glory. Thankfully, the stewardship of life is not an endless list of chores but an ever-increasing abundance of God’s

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<sup>66</sup>Nelson Searcy and Jennifer Dykes Henson, *Connect: How To Double Your Number Of Volunteers*. (Grand Rapids: Baker, 2010) loc. 1858, Kindle.

blessing on the one who seeks Him earnestly, love Him wholeheartedly and follows Him unreservedly.<sup>67</sup>

Man's wholehearted serving and devotion will allow him to rely on God for all necessary resources and will also give man the strength to relinquish or give back to God that which is given to him to steward.

Stewards of Godly resources should be reminded that they will be held accountable for the use of all resources entrusted. Man is not limited to only answering to God for how he spends his money. Man must give a full account of his use of his time and his talents. Just as man should not waste his money, man should not waste the time given to him or the talent instilled in him. Mike Bennet explains man's use of time: "God created time as a tool. We were put in this universe of time to learn many lessons and to develop the character of God. Christian time management means learning to use time as God wants us to use it."<sup>68</sup>

As a steward of God's resources on earth, man must always be ready to give an account of the use of his time, talent, and treasure. The use of these materials for the sake of God's kingdom is essential to the steward. Each person will one day give an account for how he handled the resources. Man must stand and give an account for his use of time, talents, and treasure. Ben Gill writes, "Stewardship will always face a moment of personal accountability. The law of the kingdom calls for an encounter with the Lord of the steward."<sup>69</sup>

Stewardship becomes an action where mankind gives God more than just what was required. While as a steward, man's primary role is the management and administration of the owner's (God's) resources, there is the action of giving back to God what is his to honor him. This giving back serves to strengthen the kingdom of God here

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<sup>67</sup>Nowery, *The Stewardship of Life*, 155.

<sup>68</sup>Mike Bennet, "Christian Time Management," accessed September 3, 2017, <https://lifehopeandtruth.com/life/christian-living/christian-time-management/>

<sup>69</sup>Gill, *Stewardship*, 107.

on earth and allow others to hear about the mysteries of God through the telling of the gospel.

These basic principles are not as simple as one might think. Based on the research conducted in the stewardship class, one can see that church members, even those who have attended church for some time, have a hard time communicating a basic understanding of biblical stewardship.

## CHAPTER 4

### DETAILS OF THE STEWARDSHIP TRAINING CLASS

The purpose of this chapter is to provide details of the stewardship training class at Fellowship of the Rockies. These elements include the design and implementation of the class along with details concerning promotion and recruitment for the class. This chapter gives specifics concerning the fourteen-week project designed to help the members at Fellowship of the Rockies have a better understanding of stewardship.

#### **Background**

Fellowship of the Rockies is a twenty-year-old church that has steady growth. The makeup of the church is diverse in both culture and socio-economic background. Fellowship of the Rockies was recognized in 2012 as one of the fastest growing church by *Outreach* magazine.<sup>1</sup> The growth of Fellowship of the Rockies is due to a strong evangelistic effort that has people inviting others to be a part of their community.

One significant attribute of Fellowship of the Rockies is a large number of Catholic conversions. Over the years, Fellowship has reached a large population of Catholic resulting in a significant population who have placed their faith in Christ. The magnitude of this conversion population has Fellowship of the Rockies experiencing membership that doesn't have a background in Protestantism or practices such as regular giving or serving.

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<sup>1</sup>“2012 Outreach 100 Largest and Fastest-Growing Churches in America,” *Outreach Magazine*, accessed August 31, 2015, <http://www.outreachmagazine.com/2012-outreach-100-largest-fastest-growing-churches-america.html>.

Because of the significant increase in membership and attendance, Fellowship was faced with expanding their current property. This expansion created the opportunity for Fellowship to undergo a capital fundraising campaign to build a new facility.

The intentions behind offering this project were to educate the congregation on biblical stewardship. By providing a biblical understanding of stewardship, members and attendees of Fellowship of the Rockies could be more responsible with the gifts God has given them.

### **Weekly Project**

In preparation for the stewardship class, necessary time was spent designing the classes to be offered. The classes were designed around both lecture and question and answer to help the participants grasp an understanding of biblical stewardship. Each class was designed to last no longer than one hour. This class included teaching time, discussion time, and question and answer time.

Weeks 1 through 6 focused on the development of the teaching materials. The goal was to focus each week on a different principle or practice of stewardship. By allowing a different principle or practice, participants were given the opportunity to better grasp each concept instead of overwhelming them with an exuberate amount of material.

#### **Week 1: Preparation**

Week 1 focused on preparing to teach the concept that “you are responsible for what God has given you.” Week 1 helped participants understand that stewardship is about ownership, accountability, and responsibility. The main passage for teaching in week 1 was Psalm 24:1-2: “The earth and everything in it, the world and its inhabitants, belong to the Lord; for He laid its foundation on the seas and established it on the rivers.” This class helped participants understand that God owns everything, He has entrusted mankind with the things he created, and mankind will be held accountable for how they steward God’s resources.

## **Week 2: Preparation**

Week 2 focused on preparing to teach the concept that “Just because we have it does not mean we own it.” Week 2 helped participants better understand that the things man has been given are not always to be stored for personal use but may be better used for kingdom purposes. Week 2 focused on Matthew 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.

The goal was to guide participants through what it means to “lay up” their treasures. The participants were encouraged to grasp an understanding that earthly treasures are at risk of both decay and theft while spiritual treasure, such as character and obedience, can have an impact in eternity.

## **Week 3: Preparation**

Week 3 focused on preparing to teach the concept that “Man is only a manager of God’s resources.” Week 3 helped participants understand Luke 12:42-44 better:

And the Lord said, “Who then is the faithful and wise manager, whom his master will set over his household, to give them their portion of food at the proper time? Blessed is that servant whom his master will find so doing when he comes. Truly, I say to you, he will set him over all his possessions.”

The goal was to guide participants through the idea of being a faithful manager of Godly resources. Participants were encouraged to grasp an understanding that man is the manager of God’s household under Christ, who owns the house. The participants were further encouraged to understand that, as a manager of Godly resources, they are to find themselves faithful and wise. The idea of faithfulness helped participants understand that man is to be faithful to his master, by whom this great trust is reposed in them, and faithful to their fellow-servants, for whose benefit they are put in trust.

Participants were also taught the idea that, as wise servants, the opportunity for bringing honor to their master exists. Faithfulness and wisdom are traits that should be exhibited by the steward.

Promotion for the class began during week 3 preparation. The promotion consisted of the use of social media (church Facebook and Twitter accounts) and in service announcements. All forms of promotion were meant to assist potential participants in registering for the class.

#### **Week 4: Preparation**

Week 4 focused on preparing to teach the concept of stewarding time. Week 4 attempted to help participants better understand how to steward their time for the kingdom of God. Week 4 focused on Ephesians 5:15-20:

Be very careful, then, how you live—not as unwise but as wise, making the most of every opportunity, because the days are evil. Therefore do not be foolish, but understand what the Lord’s will is. Do not get drunk on wine, which leads to debauchery. Instead, be filled with the Spirit, speaking to one another with psalms, hymns, and songs from the Spirit. Sing and make music from your heart to the Lord, always giving thanks to God the Father for everything, in the name of our Lord Jesus Christ.

The participants were encouraged to evaluate their use of time. The participants were given a time management tool (see appendix 2) and asked to track their time over the course of an entire week. The nature of this exercise is to help participants examine how they spend their time. With the pretense to “be very careful . . . how they live,” class participants were asked to assess their use of time.

Promotion and participant registration continued through week 4. All forms of promotion—social media, church wide announcement—continued to be used.

#### **Week 5: Preparation**

Week 5 focused on preparing to teach the concept of stewarding talents. Week 5 attempted to help participants better understand how to steward their talents for the kingdom of God. Week 5 focused on 1 Peter 4:10-11:

Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms. If anyone speaks, they should do so as one who speaks the very words of God. If anyone serves, they should do so with the strength God provides, so that in all things God may be praised through Jesus Christ. To him be the glory and the power for ever and ever. Amen.



The participants were encouraged to evaluate how they were using “whatever gifts you have received to serve others” (1 Pet 4:1). This teaching session encouraged participants to understand how they are designed for serving and encouraged them to pursue an area of service that is a fit. A SHAPE<sup>2</sup> profile was offered to participants outside of class for further evaluation.

Promotion and participant registration continued through week 5. All forms of promotion—social media, church wide announcement—continue to be used.

### **Week 6: Preparation**

Week 6 focused on preparing to teach the concept of stewarding our treasure. Week 6 attempted to help participants better understand how to steward their treasure for the kingdom of God. Week 5 focused on Matthew 25:14-30. With such a significant portion of Scripture in this week of teaching, the goal was to prepare the teaching points around the idea that humanity is called to do what they can to their ability.

Matthew 14:15 speaks of a man who was going on a journey and called each of servants together to give them some of his resources. “To one he gave five talents; to another, two; and to another, one—to each according to his own ability. Then he went on a journey.” The verse states that the master gave “each according to his ability.” In turn, this class focused on presenting that mankind is resourced according ability. By doing what each individual is capable of with the treasure entrusted to them, a desired outcome should be to hear the master’s response found in Matthew 14:21: “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’”

The participants were encouraged to evaluate how they are using wealth entrusted to them to the best of their ability to further the kingdom of God. Participants were exposed to the idea that God knows each person, and he knows their full potential.

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<sup>2</sup>Erik Rees, *S.H.A.P.E.: Finding and Fulfilling Your Unique Purpose for Life* (Grand Rapids: Zondervan, 2006).

God designed that potential into each person when he created them. No one is given or trusted with more than he or she can handle, but neither is one entrusted with less than he or she can handle.

Promotion and participant registration continued through week 6. All forms of promotion—social media, church wide announcement. In addition to the usual means of promotion, a sign-up kiosk was set up in the church foyer to assist in getting people registered for the class.

### **Week 7 and 8: Preparation**

Weeks 7 and 8 were spent making final preparations to the teaching materials described. These preparations included the addition of supporting Scripture for each main point along with additional teaching elements for participants to grasp the key concept. This included questions (both rhetorical and non-rhetorical) to be asked along with illustrations to help with the teaching points.

A six-week class notebook was developed to help students follow along with the teaching. This handbook included all of the Scripture used, along with fill-in the blank area to help participants stay on track with the teaching.

In addition to a class handbook, a PowerPoint was created to go along with each teaching session. The PowerPoint served to complement both the verbal teaching material and the participant's handbook.

### **Weeks 9 through 14: Teaching**

The teaching of the class titled “Stewardship Renewed,” took place over six weeks from June through mid-July 2017. The class was held on Monday nights at the church. Each week for six weeks, participants gathered at Fellowship of the Rockies in Pueblo, Colorado to attend the class.

Over the six weeks, participants learned what it means to be a steward of Godly resources. Week 1 was titled “The Bottom Line—You Are Responsible for What

God Has Given You.” With the primary scripture focus being Psalms 24. Week 2 was titled “Finder Keepers—Do Not Treasure Your Treasures.” The primary scripture focus being Matthew 6:19-21. Week 3 was titled “Managing His Stuff—Promises for the Faithful Steward.” The primary scripture focus being Luke 12:42-44. Week 4 was titled “Time—God Is the Keeper and Owner of Our Time.” The primary scripture focus being Ephesian 5:15-21. Week 5 was titled “Talents—The Gift that Keeps on Giving.” The primary scripture focus is 1 Peter 4:10-11. Week 6 was titled “Treasure—Can I Trust You with This Stuff.” The primary scripture focus being Matthew 25:14-30.

## **Results**

The following results are based on the pre-class survey compared to the post-class survey. Fourteen individuals were present for the pre-class survey and only eight participants completed the post-class survey. While the data from the pre-class survey exist (see appendix 3), the data presented in this section are the responses of the eight pre-class surveys compared to the same participant’s post-class survey.

### **Participant’s Perception of Stewardship**

Beginning with the participants’ perception of stewardship, the first set of survey questions were geared at trying to understand the participants’ backgrounds. The second set of questions were designed to gain an understanding of the effectiveness of the class and the materials taught.

The first question was, “Have you ever attended a class on biblical stewardship?” Of the participants, 87.5 percent responded “no,” and 12.5 percent responded “yes,” they had attended a class on biblical stewardship.

The second question participants were asked was to help understand the number of years since they had accepted Christ. Participants were asked to “circle the number of years since you accepted Christ.” Participants chose from the following options: 1-5 years, 6-10 years, 11-15 years, 16–20 years, and 20+ years. Participants

responded that 12.5 percent had accepted Christ within 1-5 years; 25 percent 6-10 years; 12.5 percent 11-15 years; and 50.0 percent 20+ years.

The third question participants were asked was their age. Participants could choose from ranges of 21-30, 31-40, 41-50, 51-60 and 60+. Of those who took the stewardship class, 12.5 percent responded with 51-60 years old. The other 87.5 percent responded that they were 60+ years old.

The fourth question was, “What percent of your resources do you believe God owns?” This question was an open-ended, allowing participants to answer in any percent they felt. Two responses emerged: 12.5 percent answered that God owned 10 percent of all resources. The remaining participants, 87.5 percent, responded that God owned 100 percent of all resources.

The fifth question asked, “On a scale of 1-10 (1 being lowest and 10 being highest), before this training, how well could you describe biblical stewardship?” In the pre-class survey, 12.5 percent of participants ranked themselves as a “1”; 12.5 percent ranked themselves as a “4”; 50 percent ranked themselves as a “5”; 12.5 percent ranked themselves a “6”; and 12.5 percent ranked themselves as a “7.” On question 5, the average participant answer was 4.75.

In the post-class survey, when asked how well they could describe biblical stewardship, 50 percent of participants ranked themselves as “5”; 25 percent ranked themselves as a “6”; and 25 percent ranked themselves as a “7.” The average ranking on this question increased 1 full mark in the post-test. The average ranking in the post-test was a 5.75 on a scale of 1-10 concerning how well participants could describe biblical stewardship.

The sixth question asked, “On a scale of 1-10 (1 being lowest and 10 being highest), since attending this training, how confident do you feel about describing Biblical Stewardship?” This question did not allow for a pre-class response. All responses were provided in a post-class survey. Participants responded with 25 percent

ranking themselves as an “8”; 50 percent ranked themselves as a “9”; and 25 percent ranked themselves as a “10.” The average response to this question resulted in a “9.”

The seventh question was, “I have experienced biblical stewardship in my own life.” In the pre-class survey, 37.5 percent responded that they agree somewhat to the question; 37.5 percent responded they” agreed” with the question; and 25 “strongly agreed” with the question.

After the post-class survey 75 percent “agreed” with the question, and 25 percent “agreed strongly” that they have experienced biblical stewardship.

Table 1. Responses to question 7: I have experienced biblical stewardship in my own life

|      | Strongly Disagree | Disagree | Disagree Somewhat | Agree Somewhat | Agree  | Strongly Agree |
|------|-------------------|----------|-------------------|----------------|--------|----------------|
| Pre  |                   |          |                   | 37.5%          | 37.5%  | 25.0%          |
| Post |                   |          |                   |                | 75.00% | 25.00%         |

The eighth question was “I believe biblical stewardship has impacted my life.” In the pre-class survey, 12.5 percent said they “agreed somewhat.” 37.5 percent of participants stated that they “agreed” while the remaining 50 percent of participants indicated that they “strongly agreed.”

After the post class survey, 62.5 percent “agreed” with the question and 37.50 percent “strongly agreed” that they believe biblical stewardship has impacted their lives.

Table 2. Responses to question 8: I believe biblical stewardship has impacted my life

|      | Strongly Disagree | Disagree | Disagree Somewhat | Agree Somewhat | Agree  | Strongly Agree |
|------|-------------------|----------|-------------------|----------------|--------|----------------|
| Pre  |                   |          |                   | 12.5%          | 37.5%  | 50.0%          |
| Post |                   |          |                   |                | 62.50% | 37.50%         |

The ninth question was I understand what biblical stewardship is. In the pre-class survey, 62.5 percent stated they “agreed somewhat,” and 37.5 percent indicated that they “agreed.”

In the post-class survey, 12.5 percent stated that they “agreed somewhat,” 50 percent “agreed,” and 37.5 percent “strongly agreed” that they understand what biblical stewardship is.

Table 3. Responses to question 9: I understand what biblical stewardship is

|      | Strongly Disagree | Disagree | Disagree Somewhat | Agree Somewhat | Agree | Strongly Agree |
|------|-------------------|----------|-------------------|----------------|-------|----------------|
| Pre  |                   |          |                   | 62.5%          | 37.5% |                |
| Post |                   |          |                   | 12.50%         | 50.0% | 37.50%         |

The tenth question was, “I understand how stewardship is connected to discipleship.” In the pre-class survey, 50 percent stated that they “disagree somewhat,” 12.5 percent stated they “agree somewhat,” and 37.5 percent of participants indicated that they “agreed.”

After the post-class survey, 12.5 percent stated that they “agree somewhat,” 75 “agree,” and 12.5 percent indicated that they “strongly agree” that the understood how stewardship is connected to discipleship.

Table 4. Responses to question 10: I understand how stewardship is connected to discipleship

|      | Strongly Disagree | Disagree | Disagree Somewhat | Agree Somewhat | Agree | Strongly Agree |
|------|-------------------|----------|-------------------|----------------|-------|----------------|
| Pre  |                   |          | 50.0%             | 12.5%          | 37.5% |                |
| Post |                   |          |                   | 12.50%         | 75.0% | 12.50%         |

The eleventh question was, “I understand the biblical idea behind stewardship.” In the pre-class survey, 25 percent stated that they “disagree somewhat,”

25 percent stated they “agree somewhat,” and 50 percent of participants indicated that they “agree.”

After the post-class survey, 62.5 percent said that they “agree,” and 37.5 percent said that they “strongly agree” that they understood the biblical idea behind stewardship.

Table 5. Responses to question 11: I understand the biblical idea behind stewardship

|      | Strongly Disagree | Disagree | Disagree Somewhat | Agree Somewhat | Agree  | Strongly Agree |
|------|-------------------|----------|-------------------|----------------|--------|----------------|
| Pre  |                   |          | 25.0%             | 25.0%          | 50.0%  |                |
| Post |                   |          |                   |                | 62.50% | 37.50%         |

The twelfth question was, “I am able to communicate the necessity stewardship as taught in the Bible.” In the pre-class survey, 12.5 percent said that they “disagree” with the statement, 37.5 percent said that they “disagree somewhat,” 25 percent said they “agree somewhat,” and 25 percent of participants said that they “agree.”

After the post class survey, 25 percent said that they “agree somewhat,” 62.5 percent “agree,” and 12.5 percent said that they “strongly agree” that they could communicate the necessity stewardship as taught in the Bible.

Table 6. Responses to question 12: I am able to communicate the necessity stewardship as taught in the Bible

|      | Strongly Disagree | Disagree | Disagree Somewhat | Agree Somewhat | Agree  | Strongly Agree |
|------|-------------------|----------|-------------------|----------------|--------|----------------|
| Pre  |                   | 12.5%    | 37.5%             | 25.0%          | 25.0%  |                |
| Post |                   |          |                   | 25.00%         | 62.50% | 12.50%         |

The thirteenth question was, “I feel confident in teaching others about biblical stewardship.” In the pre-class survey, 37.5 percent said that they “disagree” with the

statement, 25 percent said that they “disagree somewhat,” and 37.5 percent said they “agree somewhat.”

After the post-class survey, 37.5 percent said that they “agreed somewhat,” 50 percent “agree,” and 12.5 percent said that they “strongly agree” that they felt comfortable teaching others about biblical stewardship.

Table 7. Responses to question 13: I feel confident in teaching others about biblical stewardship

|      | Strongly Disagree | Disagree | Disagree Somewhat | Agree Somewhat | Agree  | Strongly Agree |
|------|-------------------|----------|-------------------|----------------|--------|----------------|
| Pre  |                   | 37.50%   | 25.00%            | 37.50%         |        |                |
| Post |                   |          |                   | 37.50%         | 50.00% | 12.50%         |

The fourteenth question was, “I have an understanding what is God’s and what is mine.” In the pre-class survey, 25 percent stated that they “disagree,” 12.5 percent stated that they “agree somewhat,” 37.5 percent said they “agree,” and 25 percent indicated that they “strongly agree.”

In the post-class survey, 50 percent stated that they “agree” and 50 percent indicated that they “strongly agree” that they understood what is God’s and what is mine.

Table 8. Responses to question 14: I have an understanding what is God’s and what is mine

|      | Strongly Disagree | Disagree | Disagree Somewhat | Agree Somewhat | Agree  | Strongly Agree |
|------|-------------------|----------|-------------------|----------------|--------|----------------|
| Pre  |                   | 25.0%    |                   | 12.5%          | 37.5%  | 25.0%          |
| Post |                   |          |                   |                | 50.00% | 50.00%         |

For the fifteenth question was, “I worry that stewardship affects my relationship with God.” In the pre-class survey, 50 percent stated that they “disagree,” 25 percent stated that they “agree somewhat,” and 25 percent stated that they “agree.”



After the post-class survey, 12.5 percent stated they “strongly disagree,” 12.5 percent stated that they “disagree,” 12.5 percent stated that they “disagreed somewhat,” 12.5 percent stated that they “agree somewhat,” 37.5 percent stated that they “agree,” and 12.5 percent indicated that they “strongly agree” that they worry that stewardship affects their relationship with God.

Table 9: Responses to question 15: I worry that stewardship affects my relationship with God

|      | Strongly Disagree | Disagree | Disagree Somewhat | Agree Somewhat | Agree  | Strongly Agree |
|------|-------------------|----------|-------------------|----------------|--------|----------------|
| Pre  |                   | 50.0%    |                   | 25.0%          | 25.0%  |                |
| Post | 12.50%            | 12.50%   | 12.50%            | 12.50%         | 37.50% | 12.50%         |

The sixteenth question was, “I believe that the more I give back to God the more he will love me.” In the pre-class survey, 12.5 percent said that they “strongly disagree,” 50 percent said that they “disagree,” 25 percent said that they “disagree somewhat,” and 12.5 percent said that they “agree somewhat.”

After the post-class survey, 37.5 percent said they “strongly disagree,” 37.5 percent said that they “disagree somewhat,” 12.5 percent said that they “agree somewhat,” and 12.5 percent said that they “strongly agree” they believed that the more they gave back to God the more he will love them.

Table 10. Responses to question 16: I believe that the more I give back to God the more he will love me

|      | Strongly Disagree | Disagree | Disagree Somewhat | Agree Somewhat | Agree | Strongly Agree |
|------|-------------------|----------|-------------------|----------------|-------|----------------|
| Pre  | 12.5%             | 50.0%    | 25.0%             | 12.5%          |       |                |
| Post | 37.50%            |          | 37.50%            | 12.50%         |       | 12.50%         |

The seventeenth question was, “I feel that I need more training in the area of biblical stewardship.” In the pre-class survey, 25 percent said that they “agree somewhat” and 75 percent said that they “agree” with the statement.

After the post class survey, 50 percent said they “disagree,” 25 percent said that they “disagree somewhat,” 12.5 percent said that they “agree somewhat,” and 12.5 percent said that they “agree” they believed that the more they gave back to God the more he will love them.

Table 11. Responses to question 17: I feel that I need more training in the area of biblical stewardship

|      | Strongly Disagree | Disagree | Disagree Somewhat | Agree Somewhat | Agree  | Strongly Agree |
|------|-------------------|----------|-------------------|----------------|--------|----------------|
| Pre  |                   |          |                   | 25.0%          | 75.0%  |                |
| Post |                   | 50.00%   | 25.00%            | 12.50%         | 12.50% |                |

The eighteenth question was, “I feel that this training has equipped me to be a better steward of God’s resources.” Given the nature of the question there is, of course, zero response given in the pre-class survey.

For the post-class survey, 12.5 percent said they “agree somewhat,” 62.5 percent said that they “agree,” and 25 percent said that they “strongly agree” they felt that this training has equipped me to be a better steward of God’s resources.

Table 12. Responses to question 18: I feel that this training has equipped me to be a better steward of God’s resources

|      | Strongly Disagree | Disagree | Disagree Somewhat | Agree Somewhat | Agree  | Strongly Agree |
|------|-------------------|----------|-------------------|----------------|--------|----------------|
| Pre  |                   |          |                   |                |        |                |
| Post |                   |          |                   | 12.50%         | 62.50% | 25.00%         |

In general, the analysis of the post-class surveys showed that participants improved in their understanding of biblical stewardship. Each of the areas surveyed showed an increase in understanding and ability to communicate core values of stewardship.

### **Week 15**

The results of the survey indicate that further teaching should include the following for greater understanding. First, it is important for participants to understand better that God loves them regardless of their giving. Question 15 asked, “I worry that stewardship affects my relationship with God.” Based on the variety of answers received in the post-class survey there is a need to help participants better understand that a relationship with God is established through his son, Jesus alone. Stewardship is an act of obedience and not a prerequisite to a stronger relationship with God.

Participants need to understand that a relationship with God is found through knowing his son. A participant can better realize that they grow in their relationship with God through prayer, understanding Scripture, and obediently doing what he asked daily.

Question 16 asked, “I believe that the more I give back to God the more he will love me.” By looking at the wide variety of answers in the post-test, a better understanding needs to be made for participants to understand that God has already demonstrated his love for mankind through the sacrificing of his son.

God’s love is not conditional on giving. Man’s responsibility to honor God through the act of stewardship does not reflect on his love for his creation. Management of the creation and resources does not equate to a greater love from God.

### **Statistical Findings**

The statistical finding based on the pre-class survey compared to the post-class survey are as follow. For question 4, there was no significant change since all but one of

the participants understood from the beginning that 100 percent of their resources were owned by God.

Comparing their confidence before and after the training, the data were analyzed two different ways. First, the answer to question 5 regarding pre-training confidence, using an unpaired, 1-tail *t*-test, there was no statistically significant change ( $t_{(20)} = 1.06, p = .2316$ ), though there was a mean increase from 4.75 to 5.5. That is, post-training, their perception of the pre-training understanding was higher than the pre-training assessment revealed. Second, comparing the pre-training responses to the post-training responses using an unpaired 1-tail *t*-test, there was a statistically significant improvement ( $t_{(20)} = 4.54, p = .0001$ ) in their confidence in describing biblical stewardship.

Combining items 7-17, which assessed the effectiveness of the training using an unpaired 1-tail *t*-test, there was a statistically significant improvement ( $t_{(20)} = 3.61, p = .0009$ ) in their understanding of biblical stewardship. This result is supported by item 18, in which participants reported their overall perception of the equipping of the course between “agree” and “strongly agree.”<sup>3</sup>

### **Conclusion**

I began this project hoping to help people better understand the concept of biblical stewardship. I had hoped that in a church of 1,500, 50 to 100 would attend the class. By offering the class as an option and offering it alongside other discipleship classes over the summer, the attendance was significantly lower. Because of the marketing strategy and the seasonal timing, only 14 people participated in the class. Of the 14, only 8 completed both the pre-class survey and the post-class survey.

Even though class attendance was not what was hoped for, it was still a great joy for me to teach this class to an amazing group of adults. The material developed had a

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<sup>3</sup>For a full list of responses, see appendix 3.

great impact, and all participants had a positive response. Because of that response to the material, my goal is to develop a regular ongoing class with the hopes to educate more in biblical stewardship.

The class on biblical stewardship served as a catalyst to helping those who attended to gain a greater understanding to managing the resources given from God. Through the class, participants gained a greater comprehension of the concept of stewardship that expanded beyond just the management of their finances. They were taught to move beyond seeing stewardship as a concept only tied to money. Participants were encouraged to assess their time and their talents for giving back to God from their whole life. As a result, several participants have stepped up and have begun to serve in various areas of ministry throughout the church.

To be an effective class and to have a lasting impact on Fellowship of the Rockies as well as churches all over, this program cannot remain a one-time class. The potential exists for this class to develop into a semi-annual component to the discipleship program along with the possibility for a sermon series. Since the class has been offered, many individuals have expressed interest in it being taught again. It was through their contact with individuals who took the class that interest is piqued.

One other fascinating area concerning this class was the demographic of participants. Many participants were over the age of 60. This may or may not be attributed to the title including the word “stewardship.” It was interesting to have a discussion with this age group and hear their questions regarding the idea of stewardship. While this part of the class was enjoyable, there is a need to get this class to the next generations to better understand its significant to all ages.

This class has the potential to transform individuals in the areas of serving and giving. As mankind understands to a greater capacity the principles of biblical stewardship, they will come to recognized that God owns everything and that man is only a manager of the resources of God. The effectiveness of this class is shown through the pre-

class and post class surveys. The increased understanding from the initial group presents the opportunity for more lives to gain an understanding of stewardship beyond just how one spends his money.

Those who attended the class were blessed by the materials. From both the responses of the surveys and the comments from the class participants, the class was an overall success. However, a few areas need to be addressed moving forward to help participants gain a greater understanding of their relationship with the Creator along with the idea of God's love. These ideas are outlined within the next chapter

## CHAPTER 5

### EVALUATION OF THE PROJECT

The creation of a stewardship class at Fellowship of the Rockies arose from the need to equip individuals with a deeper biblical understanding of stewardship. A large population of congregants are first generation Christians. Many are recent converts to Christianity from Catholicism. These converts have a basic knowledge of church attendance out of obligation, but many lack an understanding of true biblical discipleship. The basic concept of stewardship, even from a financial standpoint, has been passive up to this point.

At Fellowship of the Rockies, volunteers are referred to as Ministry Partners, and those in non-staff leadership roles are known as Ministry Leaders. The desired order is to move attendees to members, members to Ministry Partners, and on into a Ministry Leader role. Because of the large population of new converts to Christianity, there is no pre-conceived idea with a volunteer role within the church. Many stay in an attendee role, which creates a population of individuals who do not do more than just attend church on the weekends. While they are faithful in church attendance, this attendance does not transfer to faithful giving of their time, talents, or treasure for kingdom use. Many still see their primary obligation as merely church attendance. An underutilized population does not move into Ministry Partner or Leader roles.

There is an ongoing desire at Fellowship of the Rockies to see church members and attendees take the next step in their spiritual growth. At Fellowship of the Rockies, the desire is to see people encouraged and empowered to serve as God has designed them, and to help individuals understand that their responsibility in giving to the church is not only financial but is also in giving of their time and their talents.

The need for a class to teach stewardship from a biblical standpoint comes out of a yearning to strengthen those Christ followers who already in attend. Much of the emphasis of the weekend service is focused on worship and evangelism, and because of this focus, there is little time during service to disciple individuals on a deeper level. By offering a class, there was an opportunity to unpack the concept of biblical stewardship over six weeks instead of limiting it to thirty minutes during a weekend service.

This final chapter evaluates the effectiveness of this project by measuring the execution of the specific goals and by examining the strengths and weaknesses of the project. This chapter and this project conclude with a theological and personal reflection.

### **Evaluation of the Project's Purpose**

The purpose of this project was to develop a stewardship training class at Fellowship of the Rockies Church, Pueblo, Colorado, designed to educate the congregation on biblical stewardship. The project intended to equip the congregants with a biblical understanding of stewardship as it relates to the use of time, talents, and treasure. The need existed to train the congregants to understand and obey the principles of God's Word related to stewardship in their time, talents, and treasures. The necessity for training was not merely to have knowledge of biblical precepts of stewardship, but to strengthen and encourage them to actively give their time, talents, and treasure through obedience to God and the vision of the church.

The purpose was accomplished through a six-week study of biblical stewardship. The six-week class was titled "Stewardship Renewed." This class was designed to help participants understand, from a biblical perspective, what it means to be a steward of God's resources. Because the class was offered to the entire church, the curriculum was designed from a new convert to Christianity's point of view. Mature followers of Christ attended the class, but there was no basic assumption that they understood biblical stewardship. The class's basic design had no assumptions that participants had a concept of what belonged to God and what belonged to man.



## **Evaluation of the Project's Goals**

### **Goal 1**

The first goal of this project was to assess the class participants' understanding of stewardship. This assessment was done through a pre-class survey given at the first class session. The participants were asked questions regarding their understanding of biblical stewardship. This survey helped to gauge the overall attitude of the participants toward stewardship of God's resources. To measure the participant's change in attitude, the participants were given a post-class survey with the same questions at the end of the six-week class. This goal was accomplished

Fourteen adults attended the first session of Stewardship Renewed. All fourteen participants that participated in week 1 completed the pre-class survey. There was a successful measurement from the pre-class survey of those in attendance. Through this series of questions, the participants' understanding of stewardship was measured, as well as how well they could communicate principles of stewardship. Included in the pre-class survey was a basic understanding of if the participants had ever attended a class on stewardship along with how long they have had a relationship with Christ.

### **Goal 2**

The second goal was to develop and teach a six-week course on stewardship. The course was designed to engage participants on the biblical principles of stewardship. The primary goal was to equip participants in the areas of biblical stewardship as it was reflected in their use of time, talents, and treasure. The teaching focused on helping individuals in the class with an understanding of biblical stewardship that would produce a change in attitude regarding biblical stewardship.

The goal was successfully met at the completion of the six-week course. The class was held at Fellowship of the Rockies, Pueblo, Colorado, from June 6, 2016 through July 18, 2016. Before the teaching of the class, seven weeks were spent on the research and development of the class. This research and development included the

theological study of the biblical principles along with the development of the student handbook and PowerPoint presentations to go along with each class.

### **Goal 3**

The third goal was to assess the outcome and effectiveness of the stewardship class by conducting a post-class survey of the participants. This goal was successful when an evaluation by the participants was conducted, and increased awareness was measured by the post-class survey.

If any portion of the outcome was not successful, then the goal itself was not successful. The ability to fully assess the outcome and effectiveness of the class was hindered by class participation. Because the class ran through the summer, many who began the class were unable to see it through to completion. Of those who did complete the entire class, a full assessment was made and evaluated, and an increase and awareness of the biblical principles of stewardship was present. The participants who fully complete the class showed a greater understanding of biblical stewardship.

Of those who completed the class 87.5 percent “agreed” or “strongly agreed” that, since taking the class, the training has equipped them to be a better steward of God’s resources. The remaining 12.5 percent stated that they “agreed somewhat” that this class had better equipped them. Those who completed the class had a significant increase in understanding, as reflected in the post-class survey.

The participants, however, did not show an increase in understanding God’s love and stewardship. Participants still equated the act of giving to how much God loved them instead of understanding that giving has more to do with obedience and not a level of love one receives from God.

### **Goal 4**

The fourth and final goal was an evaluation of the outcome of the post-class survey to adjust the materials for future teaching. A clear understanding was given

through the assessment process to help identify areas that needed to be adjusted in the material to effectively teach the stewardship class in the future. This goal was successful.

Through the evaluation of the outcomes of the post-class survey, when compared to the pre-class survey, participants' responses showed that many areas were adequately covered through the class. One area that needs to be adjusted for future teaching of the class was the area of God's love in relationship to stewardship. Question 16 asked participants, "I believe that the more I give back to God the more he will love me." Responses showed that participants still struggled in understanding unconditional love.

The expectation of these four goals was to increase church members' biblical understanding of stewardship. The hope was that, through greater understanding, these principles would be lived out through the members at Fellowship of the Rockies Church. This process encouraged Christ-followers who attended and completed the class to have an increased understanding of their responsibility as stewards of God's resources.

### **Strengths of the Project**

One of the strengths of this project was that each section of the class was rooted in Scripture. To teach participants the basics of biblical stewardship, it was necessary to remain in God's Word and avoid opinion. The class was set on the foundation of Psalm 24:1-2: "The earth and everything in it, the world and its inhabitants, belong to the Lord; for He laid its foundation on the seas and established it on the rivers." By setting this as the primary source, all other Scripture supported that God is the owner and the one who established of all things.

A second strength of this project was the ability to interact with the participants. By ending each class with a question and answer session, the participants could better understand the principles taught each week. Through one of these interactions, a female participant remarked that she had never considered giving her time to God. She asked if it was possible to serve at the church since she did not have much

income. This participant began to volunteer her time in the children's ministry during the week doing administrative duties. Each week she passed by my office grinning from ear to ear about the opportunity she had to give her time to honor God. While this action may seem insignificant, she continues to serve and the amount of financial saving the children's ministry and the church has saved through her service is significant. The strength of this one person's opportunity to understand that the giving of her time is stewardship was infectious to many of her friends that took the class. Several of her friends are now serving in the hospitality ministry, cooking food for various events, or serving during the weekend service as greeters.

A third strength in the project came from the generation that participated in the class, and their previous understanding of the term steward. The participant demographics show an overwhelming amount above the age of sixty. Only five of the original fourteen participants were between the ages of forty-one and sixty. The remaining members were sixty plus years of age.

### **Weaknesses of the Project**

The project displayed three noticeable weaknesses: the length of the class, the time of year the project occurred, and the way the class was promoted. Each of these weaknesses played a major role in the effectiveness of this class being used to reach a larger population of attendees. These weaknesses are evident and will be addressed before offering the class again.

By providing the class for over six weeks, participants' enthusiasm to attend seemed to diminish. While many still enjoyed the content of the class, there seemed to be a collective relief at the end of the six weeks. The second factor in length was the hourly length of each class. While the allotted time for the class was scheduled for one and a half hours, I would suggest shortening the class to a total of one hour per session. This change would not have a major impact on the intended outcome of the class.

The second weakness was offering the class during the summer. Traditional summer vacations along with an abundance of Colorado attractions caused participants to miss a significant amount of class toward the end of the project. Most participants who did not attend the final few weeks gave the excuse that they already had vacations planned. While some did ask for the missed material when absent, this collection of data for their surveys was still difficult.

The third weakness was in the promotion of the class. Two factors contributing to this weakness were the title of the class and the method by which potential participants were solicited. First, the class title, “Stewardship Renewed,” limited attendees because, by naming the class with the word *stewardship*, it was assumed that potential participants understand what *stewardship* was. Suggested titles for the class moving forward could include “What to Do with What You Have: A Study on Managing God’s Resources,” “Generosity Goals,” or “Resource Management: Understand Your Role in God’s Plan.” A better way to teach a class on stewardship in a heavily first generation church would be to title the class without words or concepts that could be misunderstood or confusing. Based on the data collected, the class attracted adults between the ages of forty-one and sixty plus. Of participants, 64.29 percent reported they were sixty years of age or greater.

Next, the method of recruitment was mixed in with other summer classes being offered. By putting this class against a video-based women’s ministry or men’s ministry class by a well-known speaker or a financial class with a Christian financial guru, attractiveness for attendance was hard to come by. The recruitment method was a very independent process. Potential attendees never received a personal invitation to attend the class. The class was one of many they could choose to attend. Social media was used to promote the class during the week and the announcement screens promoted the classes on the weekends. Both means of promotion were designed to motivate the individual to a website to sign up for a class. The website provided details on all the classes offered, including the marketing and videos teasers to promote the other studies.

## What I Would Do Differently

I would do many things differently moving forward. First, I would change the name of the class. While the desire is still to offer a stewardship training class, the name of the class will not include the word *stewardship*. There are predetermined ideas of stewardship in the church and confusion for those just joining a church. For those in the church, *stewardship* too often has an association with only money. To add the name *stewardship* to the class creates a barrier for anyone who has been at a church where stewardship mean that someone is going to ask for their money. For those new to the church, the word *stewardship* is too ambiguous to understand what is going to be taught. It is a church nomenclature understood primarily for those who have spent time in the church.

I would change the class name to something like “Resource Management: Understanding How to Use What God Gives You” or “How to Use What God Gave You.” I would avoid as many church-specific terms as possible to create interest from both those that have been in church and those who have just started to attend.

Second, I would expand the marketing of this class. By increasing the marketing, there is a greater potential for participation. By relying on the standard methods used by Fellowship of the Rockies, which include video announcements, church bulletins, and social media, the potential attendees were left to determine the significance of this class versus other classes offered. This competition pitted this class against classes taught via video by well-known authors and teachers.

Increased marketing for this class would include the following ideas. I would also send a mass email to the entire church inviting them to attend and explain the significance of the class. An informational booth in the foyer of the church to personally invite individuals to attend would be helpful as well. Lastly, I would ask the senior pastor to promote the class as an endorsement to the importance church members understanding biblical stewardship.

Lastly, I would consider restructuring the class to use either as a sermon series or to repurpose it all together to fit into a different format other than a six-week study. The six weeks of study on the topic of stewardship is better suited as a sermon series. By using it as a sermon series for the entire church, the format of six weeks would work well. There is enough material to teach along with the opportunity to reach more church members with the biblical truth of stewardship.

For this class to remain as a class taught outside of the normal weekend service, I would recommend a shorter format. By condensing the class into a three-week study, the possibility exists for greater attendance and more attendees sticking with the class until the end.

### **Theological Reflections**

This project was developed with the understanding that a basic understanding of biblical stewardship is needed for everyone who identifies as a child of God. The intentions behind the project were to confront participants with the basic question, “What are you doing with what you have now.” This challenge goes at the heart of everyone with respect to how they are using their time, talents, and treasures for the kingdom of God. The challenge mankind faces is one of ownership. Man acts as if his time, talent, and treasures belong to him. Mankind would gain a greater understanding of stewardship through the basic belief that God owns everything and all resources are only for man to use and not to own. The use of Godly resources is intended to bring glory to God and to help in growing God’s kingdom.

Psalm 24:1 states, “The earth is the Lord’s, and everything in it.” There is great importance for this idea to be taught in the local church from an all-inclusive point of view and not simply a financial point of view. Stewardship from a biblical perspective includes the management of all of God’s resources, which includes the use of time, talents, treasures. Church members need to know the significance of stewarding their time and their talents for the church. If more members understood these two areas as well

as they understood the idea of stewarding their money for the kingdom, local churches could see an impact in the number of people they have serving.

By instructing church members of the significance of biblical stewardship, individuals gained a basic understanding on how they spend their time, talents, and treasure for the kingdom. This understanding provides the framework to encourage people to use their time and talents to serve the local church and the kingdom of God as well.

While there is a relationship between tithing and stewardship, differences exist. This project helped to identify a difference. When teaching on the significance of stewardship, a natural tendency is to answer the question on appropriate tithing practices. There is significant theological benefit in helping church members understand the giving of the first fruits, which is often taught as the first 10 percent, and how to use the remaining 90 percent for the kingdom of God. Encouraging church members and attenders to use the other 90 percent for the purpose of bringing glory to God is certainly a challenge when the normal monologue is focused on the faithfulness of giving the only the first 10 percent.

Believers bear a great responsibility with stewarding the necessary resources of time, talent, and treasure. With that said, however, mankind hold a great responsibility in stewarding the mysteries of God. As believers in Christ mature in relationship to God, they must follow Christ's command in Matthew 28:19 to "God . . . and make disciples." To make disciples, believers must proclaim the truth of Jesus to the world that needs a savior. By stewarding these mysteries, believers in Christ have a stated responsibility to go and share the mysteries to make disciples.

The mysteries of God are not limited only to an evangelistic endeavor. Pastors, elders, and those who lead the church are responsible for teaching others about God. These responsibilities are not to be taken lightly. Leaders must train in and study the



mysteries of God and then steward these mysteries for the sake of God's kingdom. By managing these mysteries, others can grow in their knowledge and relationship with God.

### **Personal Reflections**

The person to benefit most from this project is me. It was an incredible opportunity to study the idea of stewardship and to take what I learned through study and pass it on. It was a great benefit to pour into a group of adults the basic idea that God owns everything and that mankind is simply managers of those resources. To help a person gain an understanding of the concept of stewardship to the point that they begin to look for opportunities to serve is excitingly overwhelming. These moments occurred with more than one participant throughout the six weeks of teaching.

Throughout the six weeks of the class I was incredibly encouraged by the attitude of those who attended. Each week they came ready to learn more about stewardship. Many of the participants were over the age of sixty. It was incredible at first, the simplest of questions they would ask. I was reminded through their questions that many of the participants did not have a strong theological background. Many of the participants were first generation Christians, which means that this was the first time they had received any formal training on the concept of stewardship.

I was excited at the amount of questions participants had regarding stewardship. Each week as we would dig deeper into the principles of stewardship, I would allow time for the participants to ask questions. The questions were asked from the standpoint that the participants wanted to make sure they were learning to be obedient in their desire to follow God. It was refreshing to have questions asked for obedience as opposed to questions out of disagreement. Because of the nature of the majority of questions, caution was greatly exercised to answer each question from a biblical standpoint and not an opinion.

It was incredible to watch participants begin to serve. Within a week of teaching the portion of the class that focused on the stewardship of time, several

participants inquired about opportunities to help at the church. One participant stands out. Cheryl is a single woman in her mid-sixties. Cheryl felt impressed to give more of her time. She asked me during the class on the stewardship of time if I felt that volunteering her time to help the church would be beneficial. She went on to explain that she felt that she did not have any more money that she could give at this point in her life but that she did have time to volunteer.

Cheryl began to volunteer in the children's ministry during the week. She ran copies for the teacher and made sure that the classrooms were prepared with the material for each week of teaching. Cheryl took over the supply closet and organized it beyond recognition. On a regular basis, she stuck her head into my office and with a giant grin let me know that she was being faithful in stewarding her time. Cheryl continues to serve today.

Cheryl was not alone. Many from the class began to serve in various ministry areas at the church. Watching these class participants encouraged me in two ways. First, I was encouraged by their attitude in serving. These individuals always have a smile on their face and an excitement about serving. These individuals often express how serving leaves them feeling blessed.

Second, I was encouraged to discover that when individuals understand the importance of giving of their time as an act of stewardship, the church benefits. Cheryl's efforts alone saved the church the expense of hiring a ministry assistant in the children's area. Through her service, the church was then able to steward the money that could have gone to hire into an area of greater need.

Prior to beginning this project, I would have thought that most everyone had a biblical understanding of even the basic concepts associated with biblical stewardship. This project helped me gain a greater understanding of the shallowness of understanding that existed amongst the participants. The participants that attended the class hold a

representation of those who did not attend. This realization has created a desire to strengthen this class for continual teaching at the church.

Last, by extensively studying the concept of stewardship I now feel far more adequate in teaching others the basic biblical principles of stewardship. I can lead others in an area that I have now traveled. By taking the time to dig into the concept that God owns everything, I am now able to, at a greater extent, disciple others on the use of their time, talent, and treasures for the glory of God.

### **Conclusion**

Stewardship from a biblical standpoint is about obedience through action. While the term *stewardship* is often thrown around within the church walls as a synonymous identifier to tithing and supporting the church through monetary giving, a true understanding is still lacking within the minds of many. It is tempting for pastors to confuse the idea of stewardship and the action of tithing. Stewardship, however, has more to do with man's remaining 90 percent than it does with a practice of giving the first fruit of their labor.

Churches need to teach stewardship from a biblical understanding, which is broader than just the giving of money. Pastors need to see that there is a potential impact to a church when people begin to give back their time and their talents to serve God through the local church.

Pastors need to resist the temptation to use the idea of stewardship only as a fundraising effort. By teaching stewardship from a rounded basis that includes the use of man's talent and time as well as his treasure, churches can benefit from the volunteer service many might provide. Moving forward, churches can promote stewardship as a means for members and attendees to get away from a passive position within the church to a more active role that allows them to use their time and talents to serve the kingdom of God on earth.

The goal, then, is to advocate for the teaching of biblical stewardship. By pushing the idea of biblical stewardship first through those God has already entrusted to my care, I hope to create a spark that others take notice of. When this spark takes over and a flame begins within others seeking to know more about how they can steward God's resources, a movement is underway. When people see the impact true stewardship can have on a local church, the opportunity exists for the fire to grow out of control and more and more churches will teach their people the significance of biblical stewardship.

## APPENDIX 1

### PRE/POST-CLASS QUESTIONNAIRE FOR STEWARDSHIP TRAINING CLASS

#### **Agreement to Participate**

The research in which you are about to participate is designed to introduce individuals to the concept of Biblical Stewardship. This research is being conducted by Thomas Atkinson for purposes of collecting data for a ministry project. In this research, you will simply answer the questions after the completion of the training time. Any information you provide will be held *strictly confidential*, and at no time will your name be reported, or your name identified with your responses. *Participation in this study is totally voluntary and you are free to withdraw from the study at any time.*

By your completion of this questionnaire, you are giving informed consent for the use of your responses in this research.

Personal 4 number ID # \_\_\_\_\_

The first questions will help to understand demographic information about the people taking this training.

1. Have you ever attended a class on biblical stewardship?  
Yes \_\_\_\_\_ No \_\_\_\_\_
2. Circle the number of years since you accepted Christ  
1-5 years    6-10 years    11-15 years    20+ years
3. Age  
\_\_\_\_\_ 21-30  
\_\_\_\_\_ 31-40  
\_\_\_\_\_ 41-50  
\_\_\_\_\_ 51-60  
\_\_\_\_\_ 60+

The next section deals with your confidence in being a steward of God's resources:

4. What percent of your resources do you believe God owns? \_\_\_\_\_
5. On a scale of 1-10 (1 being lowest and 10 being highest) - before this training, how well could you describe biblical stewardship? \_\_\_\_\_
6. On a scale of 1-10 (1 being lowest and 10 being highest) - since attending this training, how confident do you feel about describing Biblical Stewardship? \_\_\_\_\_

Using the following scale, please write the corresponding letter that best fits your response to the statements below.

| Stongly<br>Disagree | Disagree | Disagree<br>Somewhat | Agree<br>Somewhat | Agree | Strongly<br>Agree |
|---------------------|----------|----------------------|-------------------|-------|-------------------|
| SD                  | D        | DS                   | AS                | A     | SA                |

7. \_\_\_\_\_ I have experienced biblical stewardship in my own life.
8. \_\_\_\_\_ I believe biblical stewardship has impacted my life.
9. \_\_\_\_\_ I understand what biblical stewardship is.
10. \_\_\_\_\_ I understand how stewardship is connected to discipleship.
11. \_\_\_\_\_ I understand the biblical idea behind stewardship.
12. \_\_\_\_\_ I am able to communicate the necessity stewardship as taught in the bible.
13. \_\_\_\_\_ I feel confident in teaching others about biblical stewardship.
14. \_\_\_\_\_ I have an understanding what is God's and what is mine..
15. \_\_\_\_\_ I worry that stewardship affects my relationship with God.
16. \_\_\_\_\_ I believe that the more I give back to God the more he will love me.
17. \_\_\_\_\_ I feel that I need more training in the area of biblical stewardship.
18. \_\_\_\_\_ I feel that this training has equipped me to be a better steward of God's resources.

APPENDIX 2

TIME MANAGEMENT GRID:  
STEWARDSHIP TRAINING CLASS SESSION 4

Time Accounting

|          | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday | Sunday |
|----------|--------|---------|-----------|----------|--------|----------|--------|
| 5:00 AM  |        |         |           |          |        |          |        |
| 6:00 AM  |        |         |           |          |        |          |        |
| 7:00 AM  |        |         |           |          |        |          |        |
| 8:00 AM  |        |         |           |          |        |          |        |
| 9:00 AM  |        |         |           |          |        |          |        |
| 10:00 AM |        |         |           |          |        |          |        |
| 11:00 AM |        |         |           |          |        |          |        |
| 12:00 PM |        |         |           |          |        |          |        |
| 1:00 PM  |        |         |           |          |        |          |        |
| 2:00 PM  |        |         |           |          |        |          |        |
| 3:00 PM  |        |         |           |          |        |          |        |
| 4:00 PM  |        |         |           |          |        |          |        |
| 5:00 PM  |        |         |           |          |        |          |        |
| 6:00 PM  |        |         |           |          |        |          |        |
| 7:00 PM  |        |         |           |          |        |          |        |
| 8:00 PM  |        |         |           |          |        |          |        |
| 9:00 PM  |        |         |           |          |        |          |        |
| 10:00 PM |        |         |           |          |        |          |        |
| 11:00 PM |        |         |           |          |        |          |        |
| 12:00 AM |        |         |           |          |        |          |        |
| 1:00 AM  |        |         |           |          |        |          |        |
| 2:00 AM  |        |         |           |          |        |          |        |
| 3:00 AM  |        |         |           |          |        |          |        |
| 4:00 AM  |        |         |           |          |        |          |        |
|          |        |         |           |          |        |          |        |

APPENDIX 3

RAW DATA

Table A1. Pre-training survey results

| Participant | Question |    |    |    |    |    |    |    |    |    |    |
|-------------|----------|----|----|----|----|----|----|----|----|----|----|
|             | 7        | 8  | 9  | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 1           | SA       | SA | AS | DS | D  | D  | D  | D  | A  | D  | A  |
| 2           | SA       | SA | A  | A  | A  | A  | AS | SA | D  | D  | A  |
| 3           | A        | A  | AS | DS | -- | DS | D  | AS | D  | D  | A  |
| 4           | AS       | A  | A  | A  | AS | DS | DS | A  | A  | AS | AS |
| 5           | AS       | SA | AS | A  | A  | DS | DS | SA | AS | SA | AS |
| 6           | AS       | AS | AS | DS | A  | A  | AS | D  | D  | DS | A  |
| 7           | A        | SA | AS | DS | AS | AS | D  | A  | D  | DS | A  |
| 8           | A        | A  | A  | AS | A  | AS | AS | A  | AS | D  | A  |
| 9           | DS       | DS | DS | DS | DS | DS | D  | D  | AS | D  | A  |
| 10          | DS       | AS | DS | DS | DS | D  | D  | AS | A  | SD | A  |
| 11          | AS       | AS | DS | DS | AS | AS | D  | A  | D  | D  | A  |
| 12          | A        | A  | A  | A  | A  | A  | AS | A  | A  | D  | A  |
| 13          | SA       | SA | A  | SA | A  | AS | AS | SA | SD | SD | A  |
| 14          | A        | SA | A  | A  | A  | AS | DS | SA | AS | D  | A  |

Table A1. Post-training survey

| Participant | Question |    |    |    |    |    |    |    |    |    |    |
|-------------|----------|----|----|----|----|----|----|----|----|----|----|
|             | 7        | 8  | 9  | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 1           | SA       | SA | A  | A  | A  | A  | A  | SA | A  | SD | D  |
| 2           | SA       | SA | SA | SA | SA | SA | SA | SA | AS | SA | D  |
| 3           | A        | A  | AS | A  | A  | A  | AS | A  | A  | AS | A  |
| 4           | A        | A  | SA | A  | A  | A  | A  | SA | A  | SD | D  |
| 5           | A        | SA | A  | A  | SA | AS | AS | SA | SD | SD | DS |
| 6           | A        | A  | A  | A  | A  | AS | AS | A  | DS | D  | AS |
| 7           | A        | A  | A  | A  | A  | A  | A  | A  | SA | D  | D  |
| 8           | A        | A  | SA | AS | SA | A  | A  | A  | DS | D  | DS |



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## ABSTRACT

### DEVELOPING A STEWARDSHIP TRAINING CLASS AT FELLOWSHIP OF THE ROCKIES, PUEBLO, COLORADO

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The Southern Baptist Theological Seminary, 2017  
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This project lays out a stewardship training class for the local church. Chapter 1 gives the concept and the context of the approved project along with the rationale behind the project. Chapter 2 presents a biblical and theological support for the stewardship class, including an examination of ownership through Psalm 24:1 and management through Matthew 6:19-21 and Luke 12:42-44. Chapter 3 offers theoretical support by reviewing contemporary literature to provide a practical design for the stewardship class. Chapter 4 provides a detailed account of the project and its introduction to the church. Chapter 5 gives an assessment of the project including the weaknesses and strengths along with recommendations for further usefulness.

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