

# A Christian Guide to Financial Stewardship



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## ***Introduction***

“How much should I give to God?” This is a question we ask ourselves each time the offering bag is passed to us, each time there is a call to contribute to a cause, and each time Stewardship Sunday rolls around. In essence, it is an erroneous question. It suggests that we give to God out of our own wealth and possessions. Instead, the question should be asked, “How much does God want me to return to Him?”

## ***Everything belongs to God***

The fundamental principle underlying financial stewardship is that everything belongs to God. God tells us very clearly in the Bible that “the earth is the Lord’s, and everything in it, the world, and all who live in it.” (Psalm 24:1) That means that all that we have – our lives, our gifts, our talents, our time, and our money – belong to God. God does not own 10 percent, 50 percent or even 99 percent. He owns 100 percent! Knowing this truth and believing in it will completely change our perspective on money and possessions.

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Think about it – if your friend entrusted you with his money, would you use it as you like? Would you not ask him, “How would you like me to use this money? How do you want me to manage it?” You would not say, “How much of this money can I keep for myself?” It is the same with God. Our God is so generous and gracious though, that He always lets us keep part of His money for our own use, and often gives us much more than what we need.

There is a story about John Wesley who, upon being told, “Your house has burned to the ground,” said, “No. The Lord’s house burned to the ground. That means one less responsibility for me.” John Wesley understood the truth about who the true owner of his possessions is.

## ***We are stewards***

Since everything we have belongs to God, we are merely stewards or managers of all that He has entrusted to us. And what does God expect of a steward? The

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Bible says, “Now it is required that those who have been given a trust must prove faithful.” (1 Corinthians 4:2) Our duty is to faithfully use and manage what we have in the way God wants us to. We need to constantly seek Him and ask Him to show us how He wants us to use His money, how He wants us to invest it, how He wants us to share it. We want to hear Jesus call us His faithful servants when we see Him face to face.

## ***Tithing***

In Leviticus 27:30, God instructs the Israelites to tithe. They are told, “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.” The early Israelites were an agricultural society and hence, the grain and fruit from their harvest were equivalent to their income. This holy tithe was for the provisions of God’s house. Of all they received, they were to return to God one-tenth, which is the meaning of the word “tithe”. It did not matter whether one was rich or poor. One had to pay the tithe according to how much one received.

Some may ask if tithing is still relevant today. Nothing in the Bible indicates that tithing is abolished in the New Testament age. Instead, we read of many instances of the early Christians giving freely of their wealth and possessions, even beyond their means (2 Corinthians 8: 2-3).

Does not the Bible say that “God loves a cheerful giver” (2 Corinthians 9:7)? If I cannot give cheerfully, should I still tithe? Consider our attitude towards the paying of taxes. Even if I cannot pay my taxes cheerfully, I still have to pay them. A tithe is what God requires us to pay, so even if we cannot tithe cheerfully, it is required of us out of obedience. But of course, when we understand how much God loves us and what He has given to us, and that all we have belong to Him, we will render our tithe to Him with love and in gratitude and worship. So let’s give cheerfully, because this is what our gracious Father would love for us to do, and it is what would please Him.

God commanded the Israelites to “give...the firstfruits of (their) grain, new wine and oil, and the first wool from the shearing of (their) sheep.” (Deuteronomy 18:4) God takes the first 10 percent, not the last. Translated to modern terms, this means that we are to give God the first tenth of our gross income and not after we have paid our expenses.

Sometimes, when money is tight, we may be tempted to rationalise that we will tithe when we have more income. However, experience has shown that those who have difficulty tithing when their income is small will find it even more difficult to tithe when their income is large. Imagine someone who is reluctant to tithe \$50 of his \$500 income. How much more difficult would it be to tithe \$10,000 of his \$100,000 income? The sum of \$10,000 would be that much harder to part with, even when he would have \$90,000 left.

**“To pay less than the tithe is to rob God.”**

To pay less than the tithe is to rob God. God says in Malachi 3:8-9, “Will a man rob God? Yet you rob Me. But you ask, ‘How do we rob You?’ In tithes and offerings.” But

God is no man’s debtor. In fact, He goes on to say in Malachi, “Bring the whole tithe into the storehouse, that there may be food in My house. Test Me in this, says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” (Malachi 3:10) Wow! God is asking us to test Him, and we know He will not go back on His promise. We can never outgive God. Dare we trust Him in this? A word of caution though – we do not give to God in order to get something back from Him. We give because we love Him and want to obey Him.

## ***Freewill Offering***

Our freewill offering is what we give to God beyond 10 percent of our income (our tithe). We tithe because we want to obey God; we give our freewill offering because we love Him.

**“We give our freewill offering because we love Him.”**

In his book, *Money, Possessions and Eternity*, Randy Alcorn gives the following analogy:

“Imagine a boy’s father who wants his son to take out his old friend’s daughter on a date. The boy reluctantly agrees to do it because his father expects it of him. But when the boy actually meets the girl he

enjoys her company so much that he asks to take her out again – and again and again. At this point the boy is no longer acting out of duty, but voluntarily. He doesn't have to take her out; he wants to.” [Randy Alcorn, *Money, Possessions and Eternity* (Carol Stream, Illinois: Tyndale House Publishers, Inc, 2003), 178-179.]

When we are so overwhelmed by God's love for us, we will want to give back to Him. Think of your girlfriend or boyfriend, your spouse, or your children. How much do you want to give them? When you are so full of love for someone, nothing seems too much to give to him or her.

King David and his people gave willingly and generously to the building of God's temple. Hear David's prayer to God in response to the giving: “But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from You, and we have given You only what comes from Your hand.” (1 Chronicles 29:14) Whatever tithe or offering we give is but returning to God what He has given to us. What a privilege it is that God has bestowed on us mere mortals that we might present a gift to the Creator of heaven and earth out of what has come from His hand.

## ***Giving to the needy***

When we tithe or give a freewill offering, we render the tithe or the offering for the furtherance of God's work. But God also tells

**“Since the time of Moses, God has commanded that we care for and provide for the last, the least and the lost.”**

us not to neglect the needy. Since the time of Moses, God has commanded that we care for and provide for the last, the least and the lost.

Remember Jesus' teaching on the sheep and the goats in Matthew 25:31-46: Jesus says to the 'goats', "Depart from Me, you who are cursed, into the eternal fire prepared for the devil and his angels. For when I was hungry and you gave Me nothing to eat, I was thirsty and you gave Me nothing to drink, ...I needed clothes and you did not clothe Me..." (Matthew 25:41-43) The 'goats' were bewildered. "Lord, when did we see you hungry or thirsty or...needing clothes... and did not help you?" To this Jesus replies, "Whatever you did not do for one of the least of these, you did not do for Me." (Matthew 25:44-45)

It is not enough to give to God's work; God wants us to reach out to the needy and share with them our financial and other blessings too. We are blessed so that we may be a blessing.

## ***Luxuries***

God has blessed many, if not most, of us with far more wealth than we need. What do we do with this excess? Can we spend our extra wealth on non-essentials like holidays, palatial homes and items of comfort and luxury? Our God is a gracious and loving God "who richly provides us with everything for our enjoyment" (1 Timothy 6:17). He does not ask us, in most cases, to live a spartan life but allows us to enjoy what He has provided. However, He does give us our wealth for a reason, and that is to "share with those in need" (Ephesians 4:28), including meeting the needs of His church. Ask Him how He wants you to share your wealth and possessions – be attentive, listen, and then obey and respond.



We are constantly bombarded with the lure of luxury everywhere we turn – in newspaper ads, in magazines, on TV, when we take a walk down Orchard Road or even by what our colleagues and friends have. It is good practice to think twice before we make an expensive purchase, or even give ourselves some time to think it over before we make the purchase. Ask if God wants you to spend that money. How much pleasure will it bring you? How much more can God use the money? We also need to be careful to set good examples of stewardship for our children, lest they be unduly lured by things that are of no eternal value.

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## ***Debt***

Proverbs 22:7 cautions us against debt: “...the borrower is servant to the lender”. Debt is a form of bondage. In today’s world, however, it is impossible for most people to purchase a home, a car, or start a business without a loan. A debt that results in an asset that could generate income, for example, a business, or could save you rental and give you, hopefully, an appreciating asset, such as a home, can be considered good debt. On the other hand, borrowing to finance non-essentials, such as jewellery, watches and holidays, is unwise.

**“we should be prudent and not borrow more than we can pay.”**

Even when we are incurring ‘good’ debt, we should be prudent and not borrow more than we can pay. In our calculations, we need to factor in the possibility of unplanned

events such as ill health, job loss or loss of income for the family. Pay off the debt as fast as you can. You will relish the freedom of being debt-free and being more available for God.

Credit cards are useful and convenient. However, we should use our credit cards as if they were debit cards, charging only what our present funds can support.

God has blessed some of us with much more than we need, so for those who are able to lend to those in need, do so with graciousness and willingness, because “good will come to him who is generous and lends freely” (Psalm 112:5).

## ***Saving, Investing, Insuring***

Proverbs once again has advice for us, teaching us that “in the house of the wise are stores of choice food and oil, but a foolish man devours all he has.” (Proverbs 21:20) It is prudent and responsible for us to save for the future, so that we and our families will be provided for and need not rely on others. But how much do we save? When does saving become hoarding? There is sometimes a fine line between the two and we need to ask God for guidance. Holding on to our possessions, including our savings, loosely and being obedient to God’s direction is the way to go. Sometimes there are more urgent needs that require us to part with our savings, because our plenty is needed to supply a present need. (2 Corinthians 8:14)

In the parable of the talents (Matthew 25:14-30), Jesus commended the two servants who invested the talents given to them and rebuked the one who did nothing with his. If we are to be

good stewards of the wealth that God has given us, we should also invest our money wisely. There are investments which promise high yield, but these mostly come with high risk, which is why they are high-yield. One can earn a lot but also risks losing a lot. In managing God's money, it is best to be cautious and make sure our decisions are not driven by greed. Proverbs 13:11 tells us that "he who gathers money little by little makes it grow". Where we invest our money also matters – we do not want to knowingly contribute to businesses that engage in un-Christlike activities or that profess un-Christlike principles.

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Today's high cost of healthcare and providing for dependants makes it prudent for us to consider insurance, particularly life and health insurance. This will help us to cover such costs to a large extent so that we and our families are less likely to be encumbered with debt and worry.

## ***Leaving your money***

**“we should also draw up a will to ensure that our assets are distributed in the manner we wish after death.”**

In addition to being responsible stewards in our lifetime, we should also draw up a will to ensure that our assets are distributed in the manner we wish after death. Failure to do so would result in the courts

determining how our wealth should be distributed in accordance with the intestate laws of the country.

Most of us who have spouses or children would usually want to provide for them in our wills. How we do so is subjective, and depends on each person's situation. Some of the factors we might consider are the needs of the family and needs outside the family. Consider leaving some of your inheritance to God's church and Christian ministries. Just as we want to bless His work with our wealth and possessions while we are alive, we should also think about blessing His work after our death.

## ***Conclusion***

Clearly, we can't bring our money with us. We can ask ourselves, "How much money do I really need? Can I be more faithful to God and generous to others?" Perhaps now is the time we can pray this prayer:

"Dear God, thank you for the many blessings which you have so generously heaped upon me. Thank you for trusting me as your steward of your wealth here on this earth. Help me to see the needs of others and of the church. Grant that I can be a cheerful and generous giver because of the knowledge that you will always provide for me. Amen."

## ***Appendix A***

### ***The Methodist Social Principles on the Stewardship of Wealth***

We claim all economic systems to be under the judgement of God and we need to test each aspect of every economic system by the commands of Christ and judge its practices by the Christian gospel.

1. Property and Possessions. We believe that ownership of property is a trusteeship under God and all our possessions are a trust from God to be managed responsibly. It is contrary to our Christian faith for any person or group of persons to have exclusive and arbitrary control of any part of the created universe.

2. The Acquisition of Wealth.

a) We need to prayerfully evaluate our personal and business practices so that we will not be influenced and controlled by the standards and values of a materialistic society and an extravagant lifestyle.

b) We support all honest measures that would reduce the concentration of wealth in the hands of a few. We should ensure that materialistic progress does not destroy our community spirit, undermine our family and dehumanise the individual.

### 3. A Simple Lifestyle and Consumerism.

a) We call on all Christians to adopt a simple lifestyle and to be ever conscious and vigilant against the influence of consumerism which thrives on pride and greed.

b) A simple lifestyle is not necessarily a call to an ascetic life. It is a spiritual discipline which increases our awareness of God's presence and providence in our lives. A simple lifestyle frees us to be more sensitive to the needs of the poor and the beauty of God's world.

### 4. Gambling.

a) Gambling is an expression of one's desire to instant wealth. It is a form of bondage and a social sickness motivated by greed and covetousness. It is also a menace to society as it compromises the best interests of moral, social, economic and spiritual life of the community.

b) We do not subscribe to any form of gambling.

## ***Appendix B***

### ***John Wesley's teaching on the use of money***

As we consider how we should manage our finances, it is useful to reflect on John Wesley's famous exhortation concerning the use of money: Gain all you can, Save all you can, Give all you can.

**“Gain all you can,  
Save all you can,  
Give all you can.”**

Gain all you can:

Wesley exhorts us to gain, or earn, all we can. Money in itself is not evil; it is the love thereof that is (1 Timothy 6:10). Money in the hands of the godly can do much good. However, Wesley cautions us that we should not gain all we can at the expense of our life, or the health of our body or our mind. Neither should we gain all we can at the expense of ‘hurting’, in any of its many possible forms, ‘our neighbour’.

Save all you can:

After we have gained all we can, we must not waste the hard-earned money on ‘idle’ expenses, or expenses that produce little benefit. We should not spend the money to gratify the desires of the flesh, the desires of the eye, or the pride of life. Wesley notes that the more one indulges in his desires, the more those desires increase. Satisfaction will not be in sight.

Give all you can:

Wesley contends that if we were to save all we can and merely hoard it, it is as good as throwing it into the sea or burying it in the earth. Our savings should be put to good use, since we are stewards and not proprietors of our possessions. He exhorts us to, firstly, provide for the things that are needful for ourselves, our families and our households. If there is surplus, this should be used to 'do good to them that are of the household of faith'. And if there is further surplus, we should use it to help others.

Often, we may be uncertain whether we should incur an expenditure. Wesley has four questions he suggests we ask ourselves to help us make the decision, and a final solution if all else fails:

- (1) In expending this, am I acting, not as a proprietor, but as a steward of my Lord's goods?
- (2) Am I doing this in obedience to His Word?
- (3) Can I offer up this action as a sacrifice to God through Jesus Christ?
- (4) Have I reason to believe that, for this expenditure, I will receive a reward from God when I see Him?

And if you are still in doubt after asking yourself these questions, pray!









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