

**Romans (78)**  
**Practical Words of Exhortation (Part 4)**

Last Lord's Day we began to consider the seventh of seventeen commands in this twelfth chapter of Romans. It reads, "***Contribute to the needs of the saints and seek to show hospitality***" (Rom. 12:13). This verse introduces to us the theme of our *stewardship*. I think that it is important to rehearse some principles in this matter. For those of you who have been with us a while, you know that I do not commonly speak about the subject of financial stewardship. In fact, in the 15 1/2 years since I arrived, I gave a four Sunday sermon series to the matter of stewardship. I think that is it, and that was in January of 2000. And so, other than addressing the subject as it has risen in our verse-by-verse study of a book of the Bible, it has been 14 years since addressing the matter. At the time I gave that short series I prefaced it with these words:

This is a topic that is not pleasant for me to deliver and it may be on your part not pleasant to receive. There are several reasons for this. On my part, I am somewhat reluctant to treat the matter because *I might be perceived as self-serving*. But this is not the case, I can assure you. In fact, this is the first occasion in 25 years of ministry that I have chosen to address this topic. Yes, I have addressed the issue of money when it has arisen in a verse by verse study of a book of the Bible. But I have never chosen to address the subject by itself until today. And so a charge of being self-serving would be a false one.

*Second, I am reluctant to address this matter because so many ministries to emphasize giving to an extreme.* On many one-hour long television broadcasts, 1/3 of the hour is given to music, 1/3 to the sermon, the remaining 1/3 is given to fund raising. This is very distasteful and is a turn off. Christian ministries are perceived as only interested in money. Because they have a budget to meet or ambitious plans of expansion, or they have incurred debt that needs to be paid, the appeal is always there. But this ministry does not have a debt, we do not have plans of ambitious plans for expansion, nor do we have a large budget to meet.

*Third, some react to any mention of money at all.* They believe that all the church or minister is interested in is people's money. This is particularly true with people who do not attend church very regularly. And because we do not want people to dismiss our message or us we are somewhat reluctant to speak about the matter.

But on the other hand, this *is* a topic worthy of our consideration. Some reasons may be given. *First, it is a subject of interest and importance for everybody here.* Each of us must deal with money matters daily. Decisions respecting money issues take up much of our thinking and time each and every week. They are capable of being a major cause of tension and problems in our marriages

*Second, the topic is suitable because it is one to which the Scriptures speak frequently.* One cannot read very far into the Bible without this subject arising. The Lord Jesus Himself spoke about money frequently. It was one of His most frequent topics in teaching.

*Third, the love of money must be dealt with out of concern for souls.* More will be said about this later, but we might say at this point that the love of money sends many people to hell. To be governed by the love of money will surely lead you away from Christ and the salvation that is in Him.

*Fourth, God would have His people free from the love of money and the anxiety that money matters can produce in the hearts of His people.* The anxiety that money brings to us is not of God. He desires that we be free of this concern. We need to be taught about these matters.

*Fifth, there are principles in the Word of God that will help us in our stewardship.* The Scriptures are sufficient to guide us in all matters of faith and practice. The Bible gives us principles

that may help us in the financial decisions that we make. There are current practices among us that are in need of correction. We need to be taught what the Bible says so that we can bring this large and important area of our lives under subjection to the Lord Jesus.

*Sixth, God's provision in the area of money is a way to see God working powerfully in our lives.* I am sure that I could spend several hours recounting from personal experience God intervening in our lives and providing for us in remarkable ways.

And so, I hesitate to address these matters for two reasons. The world has been convinced that churches are only after their money. That is a major excuse that people cite for not attending or becoming involved in a church. They cannot justly say that of us. If I were to teach and preach on this matter regularly, we would be giving people reason to suspect us. But the primary reason that I do not speak about this matter much is I do not want to appear self-serving or that I am obsessed with the matter, because I certainly am not. But you might ask, "But pastor, it is a significant teaching of the Scriptures. Are you being faithful if you fail to teach about these matters?" Well I do teach about these matters, but only with individuals. What I commonly do is wait for individuals to come to me and they ask me specifically about the Bible's teaching on stewardship. I assume that they are ready and desirous to know for the lord has placed that on their heart.

We have seen how this generous spirit seemed to characterize the early church in Jerusalem. There was a sense of unity, mutual care, and concern among the Christian brothers and sisters. We read in Acts 4:32ff,

<sup>32</sup>Now the full number of those who believed were of one heart and soul, and no one said that any of the things that belonged to him was his own, but they had everything in common. <sup>33</sup>And with great power the apostles were giving their testimony to the resurrection of the Lord Jesus, and great grace was upon them all. <sup>34</sup>There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold <sup>35</sup>and laid it at the apostles' feet, and it was distributed to each as any had need. (Acts 4:32-35)

It was not long, however, when there was difficulty in the manner that money, food, and goods were distributed among Christians. We rehearsed last week how the beautiful and gracious generosity of the early Christians toward one another was marred through the sin of some within the ranks of professing Christians. This occurred first due to the hypocrisy of Ananias and Sapphira recorded in Acts 5. This crisis was solved through the judgment of God upon that husband and wife. The result was that "great fear came upon the whole church and upon all who heard of these things" (Acts 5:11). Then later in Acts 6 there is recorded dissention between two major groups within the Christian community. The Hellenistic (Greek) Jewish Christians thought that their widows had been neglected because they had perceived the Palestinian Jewish Christians had showed favor toward their widows. But because the leadership was wise in their handling of the matter, and certainly due to the mercy and grace of God working in the church, God's blessing resulted from this crisis also. We read in Acts 6:7, "And the word of God continued to increase, and the number of the disciples multiplied greatly in Jerusalem, and a great many of the priests became obedient to the faith."

This matter of using one's wealth and resources to care for others was illustrated to me quite remarkably some years ago. Amazingly this was through the example of a Muslim Man, not a Christian. In the mid 1990's while living in Germany, a friend of mine from California, Rick Bofinger, came to Germany with his family and he and I flew to western Turkey for a week in order that we would be able to visit the ruins of the seven churches of Asia Minor.<sup>1</sup> We met a man in the parking lot at the ruins of

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<sup>1</sup> I had not taken Mary because I knew that Turkey was 99% Muslim and I was concerned about her "security." I was terribly mistaken, however, in that I found the Turkish people the most naturally kind, helpful, and cheerful people I had ever met. However, we did meet the daughter of a Christian pastor of a very small church and she did

Pergamum. He was offering to guide tourists through the ruins. He was very friendly toward us and invited us to visit him at his rug manufacturing company later that afternoon. We did so and learned of this man's life and manner. He was a businessman along with two of his friends. But years before they had become burdened about the unsupported widows in their community. There was no social security or government provision for these widows. The three friends bought a farm, in which was raised cotton. They built accommodations for about 15 to 20 widows and they lived there initially at the expense of these men. They bought ten expensive weaving looms and brought in an instructor and taught the women how to weave Turkish rugs. As he was telling us this story we were sitting in a large gymnasium sized warehouse in which there were hundreds of these rugs rolled up and stacked along the walls. We sat and had tea on a large intricately decorated silk rug that was perhaps 25' square. He said that it took 3 ladies three years to make, and that in Germany it might bring \$100,000. After the business was established, the men gave the entire operation over to the widows to be their coop owned business. They then worked for the ladies as salesmen for the rugs and the proceeds went back into the business. The man told me that several years before they heard there was a terrible famine and recession in the eastern part of the country and so the three men commissioned one of them to travel east and he set up the same kind of operation for a group of widows in that region. All the while speaking with this man he was humble, gracious, friendly, and polite to us. We parted from a new found "friend." What I learned in my one week in that Muslim country is that the appeal and the strength of the Muslim religion to most people in Muslim lands is the stable order, the moral good, and the social benefits that they perceive Islam brings to their communities. I could not but think that people in the west have so far degenerated into seeing that their lives are the sum of what they own and what engages them in "play". Our Lord said, "Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses" (Luke 12:15).

The concern and care that Christians and their churches showed to Christians in need is a common theme in the New Testament. Much of what the New Testament teaches about Christian stewardship is in the historic context of *a collection of money for the needy Christians in Palestine*. We have recorded for us a ministry of the early churches in which they pooled their resources to help one another in need. Through this effort of many churches we find much instruction regarding our stewardship. First consider the announcement among the people of God regarding the coming famine. This is recorded in **Acts 11:25-30**:

<sup>25</sup>So Barnabas went to Tarsus to look for Saul, <sup>26</sup>and when he had found him, he brought him to Antioch. For a whole year they met with the church and taught a great many people. And in Antioch the disciples were first called Christians. <sup>27</sup>Now in these days prophets came down from Jerusalem to Antioch. <sup>28</sup>And one of them named Agabus stood up and foretold by the Spirit that there would be a great famine over all the world (this took place in the days of Claudius). <sup>29</sup>So the disciples determined, everyone according to his ability, to send relief to the brothers living in Judea. <sup>30</sup>And they did so, sending it to the elders by the hand of Barnabas and Saul.

This famine was widespread. It happened in the days of Caesar Claudius, who ruled from 41 AD to 54 AD. Paul makes several references to raising support among the churches for the relief of the starving Christians in Palestine. In 1 Corinthians 16:1ff Paul was speaking of *a special offering* collected over the course of a year that Paul would carry himself to Palestine.

Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. <sup>2</sup>On the first day of every week, each of you is to put something aside and store it up, as he

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relate how her family suffered persecution from the Muslim population, but generally, to speak and interact with the Turkish people was very pleasurable.

may prosper, so that there will be no collecting when I come. <sup>3</sup>And when I arrive, I will send those whom you accredit by letter to carry your gift to Jerusalem. (1 Cor. 16:1-3)

It is important that we realize Paul was not speaking of regular tithing in this context. Tithing is the giving of 10% of one's increase to the Lord and His work. Tithing has been practiced by the people of God throughout the ages. Here Paul was speaking of a special offering that he was collecting from the churches to take to Jerusalem in order to have it distributed among the poor Christians who had been suffering due to a great famine.

The reason that I point this out is that some have taken this passage and have argued against the principle of tithing. They argue that tithing was what the Jews did under the law, but now we are not under the law, so we are to practice "grace giving", not tithing. And grace giving to them means that you give what you want when you want, but you are not under obligation to tithe. But this is a mistaken interpretation. They argue that here in 1 Corinthians 16 we have principles of grace giving set before us. First, we see that the churches were to have collections weekly, on the first day of the week (which is correct, of course). They then argue that each Christian is to decide what amount he will give to the Lord. Proportional giving is suggested, "As he may prosper", not a tithe. They argue that when Paul had the opportunity he did not press upon them tithing, he did not do so. There are several reasons this line of argument is flawed. First, Paul was not speaking of the Christian's regular giving; he was speaking of a special offering accumulated by the church over a period of time (upwards to a year). Second, it is wrong to assume that tithing was a practice under the law but because we are not under the law, it is no longer an obligation for us. Tithing predates the giving of the law through Moses. It is first mentioned in Genesis 14 when Abraham gave tithes to Melchizedek, which was over 400 years prior to the ministry of Moses. It was also declared to be a practice of Jacob, to which he committed to the Lord as recorded in Genesis 28. This was his commitment after God had promised to watch over him as he departed from the land to travel to live with his uncle. There we read:

<sup>18</sup>Then Jacob rose early in the morning, and took the stone that he had put at his head, set it up as a pillar, and poured oil on top of it. <sup>19</sup>And he called the name of that place Bethel; but the name of that city had been Luz previously. <sup>20</sup>Then Jacob made a vow, saying, "If God will be with me, and keep me in this way that I am going, and give me bread to eat and clothing to put on, <sup>21</sup>so that I come back to my father's house in peace, then the LORD shall be my God. <sup>22</sup>And this stone which I have set as a pillar shall be God's house, and *of all that You give me I will surely give a tenth to You.*"

Again, this was 400 years before the giving of the law on Mount Sinai. It is wrong to argue that we need not tithe because we are no longer under the law but under grace.

Some people forfeit God's blessing on their finances because they have failed in the matter of trusting God to provide for them when they are faithful to Him. We read in Malachi 3 of God's challenge to His people to challenge Him.

<sup>8</sup>"Will a man rob God?  
Yet you have robbed Me!  
But you say,  
'In what way have we robbed You?'  
In tithes and offerings.  
<sup>9</sup>You are cursed with a curse,  
For you have robbed Me,  
Even this whole nation.  
<sup>10</sup>Bring all the tithes into the storehouse,  
That there may be food in My house,  
And try Me now in this,"  
Says the LORD of hosts,

“If I will not open for you the windows of heaven  
And pour out for you such blessing  
That there will not be room enough to receive it.  
<sup>11</sup>“And I will rebuke the devourer for your sakes,  
So that he will not destroy the fruit of your ground,  
Nor shall the vine fail to bear fruit for you in the field,”  
Says the LORD of hosts;  
<sup>12</sup>“And all nations will call you blessed,  
For you will be a delightful land,”  
Says the LORD of hosts.

Some people have their finances ravaged by “the devourer” because they have robbed God of His due and as a result He has not afforded them protection from the devourer. It has been commonly said, “If you do not tithe to the Lord, you will probably find yourself tithing to the mechanic.”

Haggai the prophet reasoned that some were in poverty because they hoarded what they had rather than disperse to the needs of others as unto the Lord.

In the second year of King Darius, in the sixth month, on the first day of the month, the word of the LORD came by Haggai the prophet to Zerubbabel the son of Shealtiel, governor of Judah, and to Joshua the son of Jehozadak, the high priest, saying, <sup>2</sup>“Thus speaks the LORD of hosts, saying: ‘This people says, “The time has not come, the time that the LORD’s house should be built.”’”

<sup>3</sup>Then the word of the LORD came by Haggai the prophet, saying, <sup>4</sup>“Is it time for you yourselves to dwell in your paneled houses, and this temple to lie in ruins?” <sup>5</sup>Now therefore, thus says the LORD of hosts: “Consider your ways!

<sup>6</sup>“You have sown much, and bring in little;  
You eat, but do not have enough;  
You drink, but you are not filled with drink;  
You clothe yourselves, but no one is warm;  
And he who earns wages,  
Earns wages to put into a bag with holes.”

<sup>7</sup>Thus says the LORD of hosts: “Consider your ways! <sup>8</sup>Go up to the mountains and bring wood and build the temple, that I may take pleasure in it and be glorified,” says the LORD. <sup>9</sup>“You looked for much, but indeed it came to little; and when you brought it home, I blew it away. Why?” says the LORD of hosts. “Because of My house that is in ruins, while every one of you runs to his own house. <sup>10</sup>Therefore the heavens above you withhold the dew, and the earth withholds its fruit. <sup>11</sup>For I called for a drought on the land and the mountains, on the grain and the new wine and the oil, on whatever the ground brings forth, on men and livestock, and on all the labor of your hands.”

God wants His people to be free from the love of money and the tyranny of the need of money. He wants His people to trust Him and see Him provide for them. When through unbelief or covetousness we fail or refuse, we forfeit His blessing and we incur hardship for ourselves until we learn the lessons that He has been showing us.

We might consider one more passage of God’s promise to His people before we focus on our text. Proverbs 3 read.

Trust in the LORD with all your heart,  
And lean not on your own understanding;  
<sup>6</sup>In all your ways acknowledge Him,  
And He shall direct<sup>a</sup> your paths.

<sup>7</sup>Do not be wise in your own eyes;  
Fear the LORD and depart from evil.  
<sup>8</sup>It will be health to your flesh,  
And strength to your bones.  
<sup>9</sup>Honor the LORD with your possessions,  
And with the firstfruits of all your increase;  
<sup>10</sup>So your barns will be filled with plenty,  
And your vats will overflow with new wine.

I recall years ago a lady who lives in this area, who does not attend this church, called me. She was terribly burdened with financial problems that she and her husband were experiencing. She asked me directly about tithing and whether or not “God would give her a pass” because of their difficulty. I felt free to speak to her about these principles and tried to assure her that faithful stewardship to God was the way out of their difficulty. Several years later she saw me at a local function. She came up to me beaming to say that after she had talked with me she and her husband had resolved before the Lord to be faithful in their stewardship. The Lord had not only delivered them from the tyranny of indebtedness, but that she had been able to found a business and the Lord had prospered her. The point is this, the lord desires that we be free from the love of money and the bondage that money problems bring to us.