

# Financial Stewardship

By Reverend Bill McKibben



# Goal

In this session we hope to discuss prudent and Biblical financial stewardship to help prepare ministers to answer the call to pastoral service, to thrive while serving, and to prepare for future retirement should the Lord tarry.



# Agenda

Our Call as Stewards

Gain vs. Godliness

Managing the Tension

Some Practical Tips

Closing Thoughts

# Our Call to Stewardship



---

## **1 Peter 4:10**

*As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God.*

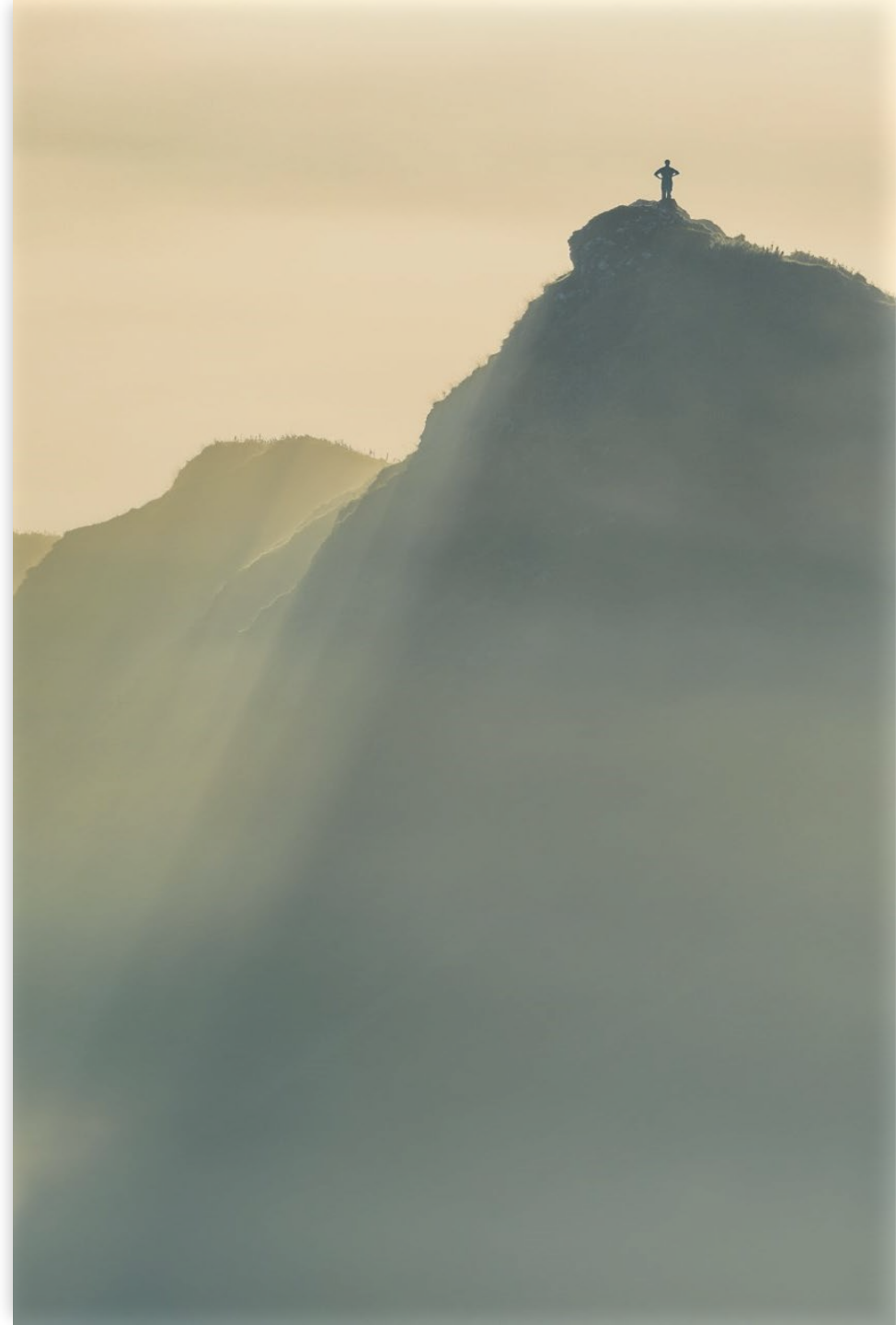
## **1 Corinthians 4:1–2**

*Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover it is required in stewards, that a man be found faithful.*



# God Owns It All

- Mine, Yours, or His?
- Peter speaks of living “to the will of God.” **1 Peter 4:2**
- Paul echoes the same ideas . . . accountability and stewardship.
- Faithfulness considering the Lord’s return was illustrated by Jesus in the parable of the steward.  
**Luke 12:42**



# Gain vs. Godliness

# Godliness *with* Contentment

## 1 Timothy 6:6–10

“But godliness with contentment is great gain. <sup>7</sup> For we brought nothing into *this* world, *and it is* certain we can carry nothing out. <sup>8</sup> And having food and raiment let us be therewith content. <sup>9</sup> But they that will be rich fall into temptation and a snare, and *into* many foolish and hurtful lusts, which drown men in destruction and perdition. <sup>10</sup> For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.”

- Paul warns Timothy of those who teach something different than the truth. **1 Timothy 6:1-5**
- His warning outlines where it can be observed.
  - Pride, disputes, strife, envy, suspicions, accusations, evil speaking, corrupt minds
- Godliness must always be our first aim.
  - It will be evidenced by contentment



# God Will Supply

“But my God shall supply all your need according to his riches in glory by Christ Jesus.” **Philippians 4:19**

## **All Our Needs**

Not necessarily all our wants or “greeds.”

Contentment is something we are all learning. God will help us. **Philippians 4:10-13**

## **Real Life Example**

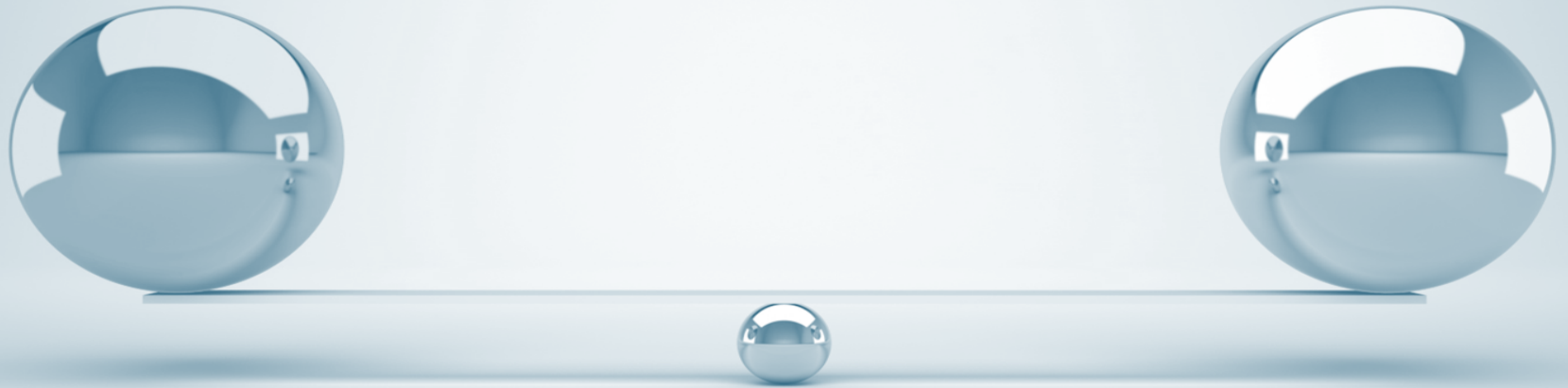
“For every beast of the forest is mine, and the cattle upon a thousand hills.” **Psalms 50:10**

# Warning for Those with Money

- Those with much are tempted to trust riches.
  - Overwhelmed by greed, we can err from the faith.
- Money itself is not evil.
  - It is covetousness/greed where evil finds its root.
  - How much is enough?
- Covetousness is infectious in any culture, at any age, in any country, no matter our financial status (with or without money).
- **Real Life Examples**
- May God help us to be careful and wise.

# Managing the Tension

(dialectic)



## Two Biblical Financial Principles in Tension

**Merriam Websters Online Dictionary defines “dialectic(s)” as:**

*“... any systematic reasoning, exposition or argument that juxtaposes opposed or contradictory ideas and usually seeks to resolve their conflict: a method of examining and discussing opposing ideas in order to find the truth.”*

- The workman is worthy of his hire.
- We should be chargeable to no one.

---

## 1 Timothy 5:17-18

*Let the elders that rule well be counted worthy of double honour, especially they who labour in the word and doctrine. <sup>18</sup> For the scripture saith, Thou shalt not muzzle the ox that treadeth out the corn. And, The labourer is worthy of his reward.*

A quote from Deuteronomy 25:4, also quoted in 1 Corinthians 9:9.

Paul declares (as Jesus did) that this work is worthy of honor and support.



---

## 1 Thessalonians 2:8–9

*So being affectionately desirous of you, we were willing to have imparted unto you, not the gospel of God only, but also our own souls, because ye were dear unto us. <sup>9</sup> For ye remember, brethren, our labour and travail: for labouring night and day, because we would not be chargeable unto any of you, we preached unto you the gospel of God.*

See also 2 Thessalonians 3:8 and 2 Corinthians 11:9.

Paul also declares he will not be chargeable or burden others unduly.





# Paul's Heart and Example

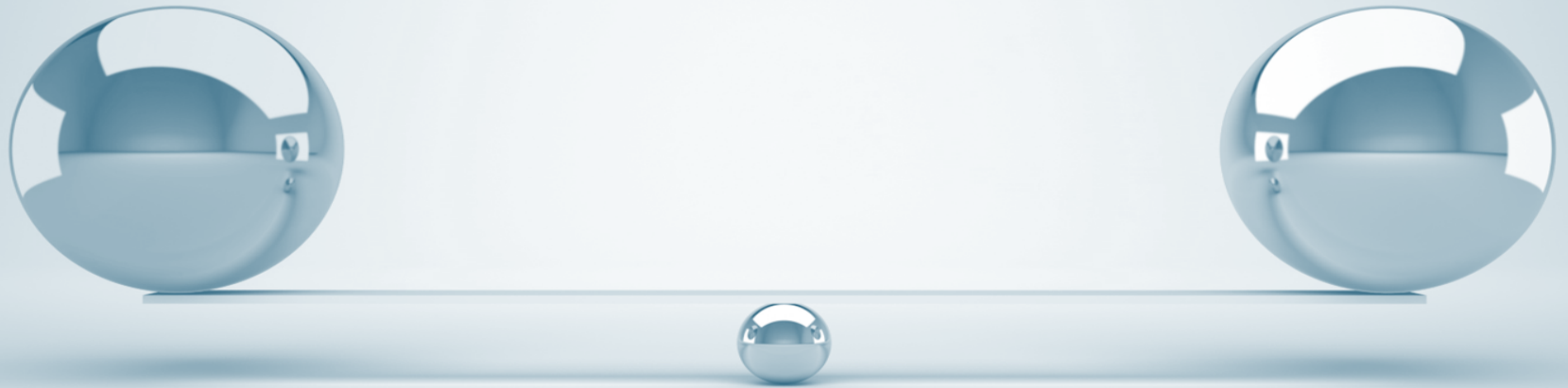
## 2 Thessalonians 3:7-10

“For yourselves know how ye ought to follow us: for we behaved not ourselves disorderly among you; <sup>8</sup> Neither did we eat any man's bread for nought; but wrought with labour and travail night and day, that we might not be chargeable to any of you: <sup>9</sup> Not because we have not power, but to make ourselves an ensample unto you to follow us. <sup>10</sup> For even when we were with you, this we commanded you, that if any would not work, neither should he eat.”

- Paul accepted generous support when given.
  - He also worked alongside Aquilla and Priscilla, making tents to support himself and not be a burden on others.  
**Acts 18:1-5**
- He showed disciplined economic behavior.
  - Not eating without paying.
- Even with his authority, he wanted to be an example.
  - He told the Philippian church . . .all that was gain to him he counted loss.  
**Philippians 3:7**

## Real Life Examples

- Rev. Harold and Sis. Sally Barrett
  - Asked to find their own way to South Korea (37 days on a cargo ship).
  - Lived in Korea with meager allowance. Paid their own travel back and forth to camp meetings.
- Brooklyn Scholarship Fund Dinner
  - I was a guest . . . without fanfare, I slipped over to the one handling donations and gave money for my meal. Not to insult, but to be an example.
- Dozens of names/examples like this exist in our work over the years.



## We MUST Find the Same Balance and Discipline

- Not allowing ourselves to burden the flock we serve.
- Graciously thankful when we receive some support.
- Content to work with our own hands.
- Looking to God to supply our need.
- Rejoicing in God's provision for us.

The blessing of the LORD, it maketh rich, And he addeth no sorrow with it. **Proverbs 10:22**

# Practical Tips and Admonition

# Tips, Instruction, Admonition

- Many Resources Are Available
  - Books, videos, articles . . . many from Christian authors.
  - Ministers Manual pages 217-220, 232-235.
  - Most principles are easily found in Scripture.
    - They cross all cultures, economies, and currencies.
- Spend Less than You Earn
  - Do it over a long time and invest it wisely.
- Avoid debt except for appreciating assets such as a home, and even then . . . be wary of its grip.

“The rich ruleth over the poor, and the borrower is servant to the lender.” **Proverbs 22:7**

# Tips, Instruction, Admonition

- Save Regularly
  - Less emergencies when you save.
  - Christmas comes the same day every year, so plan.
  - Take advantage of employer matching funds.
- Diversify
  - Start small . . . with what you know.
  - Don't put all your eggs in one basket.

“Cast thy bread upon the waters: for thou shalt find it after many days. Give a portion to seven, and also to eight; for thou knowest not what evil shall be upon the earth.” **Ecclesiastes 11:1-2**





# Tips, Instruction, Admonition

- Budget
  - Many tools available . . . but you must use them.
    - Not a straitjacket . . . but rather a “spending plan.”
  - Communicate with your spouse.
  - Think long-term and be realistic.
- Pay Attention
  - Money/finances are not the most important part of marriage or ministry, but if you do not pay attention and handle them well, they can be the downfall of either or both.

“Be thou diligent to know the state of thy flocks, and look well to thy herds.” **Proverbs 27:23**

# Real Life Examples

- Speaking of eggs . . .
- Rev. Dick Taylor's advice to me
  - Wonderful preacher, practical/down to earth, successful pastor who worked hard as a painter but also invested in property.
  - He told a story I never forgot . . .  
“Don't kill the goose!” In one sentence, Bro. Dick summed up much of what I have said today.
- Be wise with the income, assets, and blessings which God has entrusted to you.
  - We rented the house and over the years it helped with music lessons, extra costs when we moved, and part of college costs for our children.

# Tips, Instruction, Admonition

- Don't be afraid to work while pastoring.
  - I worked at least part time in most of the small congregations where I pastored, as did my wife.
- Be Giving
  - Some suggest Old Testament tithing is not explicitly commanded in the New Testament . . . In reality, Jesus calls us to a higher standard, just as in the other areas.  
“Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.” **Luke 6:38**
- **Real Life Example**

# Closing Thoughts

# We are all still learning!

- “Don’t say, ‘I have learned,’ but rather, ‘I am learning.’”  
– **Bro. Loyce Carver**
- Never mingle personal and church funds. Not only unethical, but also illegal.
- We must not bring financial reproach on ourselves or God’s work.
- If you need help budgeting or accounting, don’t be too proud to ask and learn.
- God will help and bless you.

## Remember These Things

- God Owns It All
- Godliness/Contentment
- Worthy Work/No Burden
- Balance the Tension
- Spend Less than You Earn
- Save/Diversify
- Avoid Debt
- Be Wise with Income/Assets
- Don’t Be Afraid to Work
- Be Giving

Thank You