

Stewardship Bible Study
Seven Scripture Passages
Leader Suggestions and Commentary by Dick Craft

As of this writing, these are the passages of Scripture that speak to me most compellingly. There are so many others, of course!

It's been my custom to print out the passages in full, so that everybody has the same text to work with.

Depending on how much time you have, you may want to select just a few of these – or other passages that you have selected. Another approach would be to use all the passages, divide the participants into groups of two to five people each, and assign each group one of these passages.

If you have time, you may want to ask each group to identify what is the “big stewardship idea” in the passage, and then come up with a 30-second commercial for that idea. This exercise goes well when people have a *very short* time (no more than about fifteen minutes) to identify the “big idea” and come up with the commercial. Of course, the light-heartedness of this approach may not be appropriate for some groups; you should feel free to come up with an approach that is right for your group.

Psalm 24:1

I like to tell jokes. Old ones, often – familiar to many in a group. They don't seem to mind. For this passage, I'll tell the story of the scientists who developed a way to create life out of dirt – just like God. They invite God to the unveiling of their accomplishment, and God shows up. (Hey, it's a joke.) God says, “Go ahead; let me see what you can do.”

And one of the scientists reaches down to pick up a handful of dirt. Whereupon God says, “Oh, no, no! You get your own dirt!”

The earth is the Lord's, and everything in it. Sometimes we think of ourselves as self-made – or we know of people who believe that about themselves. We've earned everything we are, and everything we have. We do well to ask, “Who made your brain? Who made your hands?”

Even on the very human, biological level, people who think they're self-made are actually self-deceived. Do you have a belly button? We are God-made, whether we acknowledge it or not. Everything we are, and everything we have, belongs to God and has been lent to us for a while. The earth is the Lord's.

Our perspective on this is crucial. We approach life much, much differently if we think we own stuff – if we think we own our bodies, our possessions, the earth – or if we know that God does.

Malachi 3:7-12

Are we “robbing God” today? A discussion of this passage might involve a larger discussion of the purpose of tithes and offerings. Perhaps it's fair to say that if we live as if “the earth and everything in it” belong to ourselves, we are robbing God. If we think we own stuff, we are robbing God. If we think we own the earth, or our possessions, or ourselves, we are robbing God. Stewardship begins with an acknowledgment of God's ownership. Of everything.

This is the only passage in Scripture that I know of where we are invited to put God to the test. If we acknowledge that God owns everything, if we can let go of our

death-grip on stuff, and if we can express our devotion to God in our *giving* – untold blessings can result. It's like Jesus' remark in the Sermon on the Mount: seek God's Kingdom first – pursue God's righteousness, first of all – and “all these things” will be yours as well.

Note that the message in Malachi is not addressed to individuals but to “the nation.” I think Jesus' message, likewise, is not meant to encourage individuals to seek the Kingdom privately, in isolation.

This passage in Malachi has sometimes been misunderstood as a call to pay a sort of “temple tax” to God, a payment of fees to secure some goodies, a transaction in which we get what we pay for. When we live by grace, though, we know that the love of God is not for sale. Tithing is a joy, a privilege, a sign of balance in our life. Have you ever met a tither who regrets it? I haven't. Maybe there are some out there who are sorry they ever started tithing, but my hunch is that those unhappy folks are paying a tax, not expressing devotion to God.

Another misuse of this passage has been promulgated by some charlatans on television. The message is, “Send me the money, and God will make you rich.” It has made some TV preachers rich, to be sure! But it's a heresy – which I define as “an error that causes damage.”

Albert C. Winn wrote an excellent little piece on tithing, called *Tithing is More Than the Number Ten*. This free resource may be ordered by calling Presbyterian Distribution Service (800-524-2612) and asking for item #918-87-526.

Mark 12:41-44

As we approach this story often called “the widow's mite,” I like to ask the group to name their favorite billionaire. Then, “Imagine that [insert name of billionaire] comes to your church and presents one of those gigantic photo-op checks, say, for twenty million dollars. The press is called in, and the picture is taken – the smiling billionaire at one end of the four-foot-long check, and the beaming pastor at the other end. All the elders and deacons and trustees are going “YAY!” And Jesus says, “Eh.” (I'm not sure how that should be spelled – it's more like the word “it” without the “t” on it – conveying the idea that Jesus doesn't think all that highly of this huge check being trumpeted.)

And then Jesus notices that poor widow, who's completely dependent on her monthly check from Social Security. Jesus watches her endorse that check over to the church and deposit her entire month's income in the offering plate. All the elders and deacons, if they notice it at all, shrug and say, “Eh” (pronounced that same way). And Jesus says, “YAY!”

I sometimes tell the story I first heard from Karl Travis, about the millionaire businessman who was giving his testimony before a congregation. “When I started out, I could barely afford to pay the rent. I got a job – an ordinary job – and God led me to perform an extraordinary act of trust. I took my first paycheck, every penny of it, and gave it to the church. Ever since that time, God has continued to bless me, and God has made me a millionaire, starting with that simple act when I gave God everything I had.”

And when he sat down, an elderly woman sitting near him leaned over and said, “I dare you to do it again.”

When I tell that story, people laugh. And then I ask them, “Why is that funny?” Sometimes there’s time to discuss that question in smaller groups. Some amazingly insightful answers emerge from that conversation.

Now, there’s some more recent scholarship that needs to be taken seriously. It suggests that Jesus was not so much celebrating this woman’s generosity, as naming the oppressive system that required her to pay a temple tax so high that it condemned her to perpetual destitution.

It seems to me that both interpretations can be edifying. I’ve noticed many nodding heads when I mention the second approach, but I’m not ready to give up the first one.

John 3:16

Perhaps folks don’t think of this as a stewardship verse – partly because we think stewardship passages need to say something directly about money. But this verse makes the unmistakable connection between God’s *love* and God’s *giving*.

I like John Oxenham’s poem, “Love ever gives, forgives, outlives, /And ever stands with open hands, /and while it lives, it gives; /for this is love’s prerogative: to give, and give, and give.”

God is love, the Scripture says [I John 4:8]. And the nature of love is to give. We love because God first loved us [I John 4:19]. To put exactly the same point in other words: we are invited to *give* because God has first *given*.

2 Corinthians 9:6-12

Paul is fundraising. The members of the Mother Church in Jerusalem were starving. And Paul, unashamedly, is asking the Corinthians for money. It has struck me that Paul’s theology when he is fundraising is not a bit different than Paul’s theology when he isn’t! It’s still all about God, all about thanksgiving and abundance and joy.

This is where we find the saying, “God loves a cheerful giver.” The word is *hilarion* in Greek – the Lord loves a “hilarious” giver! Indeed, there are places in this world where Christians literally “dance in the aisles” at the time in worship where the offering is presented. My sister’s daughter and her family are missionaries in Nigeria, and they’ve shown me a video of just that sort of hilarity. These are not rich people giving out of their material plenty; they are often dirt poor, but they rejoice at the prospect of giving thanks to God in this most tangible of ways: giving money. The joy on their faces is radiant. The offering takes a long time – half an hour? more? and nobody is in a hurry.

Sometimes it’s been said that “the Lord loveth a cheerful giver, but also accepteth from a grouch.” But that’s not exactly true. God doesn’t need your money and doesn’t particularly want you to bring an offering “grudgingly or under compulsion.”

I was happy to teach about that until recently, when I heard about a person who was at a low point in her sense of gratitude. She continued to give – faithfully, regularly, proportionately. She didn’t feel gratitude, so she fell back on commitment. There is great hope there – like the Psalmist who laments, “My tears have been my food day and night, while people say to me continually, ‘Where is your God?’” – and then asks, “Why are you cast down, O my soul...? Hope in God; for I shall again praise him.” [Psalm 42: 3, 5]

Deuteronomy 14:22-29

This passage is completely amazing! I couldn't quite believe that this was in the Bible the first time I heard it. It's a good idea to read this passage aloud – or at least several of the key sentences in it: “You shall *eat* the tithe!” “Spend the money for *whatever you wish!*”

In other words, use the proceeds of the tithe *for the benefit of the community*. Make provision for the Levites, and for the widows and the orphans – the disenfranchised, the powerless, the poor. But have a celebration – use the proceeds of the tithe to have a party, celebrating the goodness of God, and sharing the abundance!

I have come to believe that a robust theology of stewardship can be based on this passage. Ask folks to see what “stewardship principles” they can glean here.

2 Corinthians 8:1-8

These verses, of course, are in the chapter previous to the one we looked at earlier. Here in chapter 8, Paul begins his unabashed fundraising appeal on behalf of the saints in Jerusalem, who are in deep need.

Imagine a first-century Stewardship Committee meeting. The apostles are determined to help the saints in Jerusalem. Imagine that they divide up the territory: one agrees to go to Ephesus to ask for financial help; another agrees to go to Galatia; another to Philippi. And so on. (Remember, this is imaginary, but it might have happened this way.)

“What about Macedonia?” someone asks. And another replies, “Those churches are desperately poor themselves – we ought to be taking up an offering for *them*.”

When Paul finally does go to Macedonia, the people *beg* (vs. 4) for an opportunity to give. And here's a strange equation (vs. 2):

Abundant Joy + Extreme Poverty = A Wealth of Generosity!

We don't usually put those ingredients together, do we? We might expect that abundant joy plus “lots of spare cash” could add up to a wealth of generosity. In fact, church leaders often make excuses for congregations, families, or individuals that they think shouldn't be bothered to give generously. “They're all living on fixed incomes.” “The economy in this town is in a slump.” And so on.

You may want to ask the group what they think is the key sentence or phrase in this passage – one that illumines the whole thing. Where does that abundant joy come from – the joy that can make the difference, the “wealth of generosity”? My own sense is that the key is in verse 5: “First they gave themselves to the Lord.”

I like to close this portion of the workshop by telling another joke. It actually works in connection with several of these passages. It's a joke, and it's been repeated for decades, but it has a big point.

It's the story of the three traveling evangelists who were talking about how they dealt with the offerings that were collected during their evangelistic meetings.

The first one said, “I draw a big circle on the ground, and then I throw the money in the air. Whatever lands inside the circle belongs to God, and whatever lands outside the circle belongs to me.”

“Oh, I can do better than that,” said the second evangelist. “I put a coffee can in the middle of the floor. Then I throw the money in the air. Any money that lands inside the coffee can belongs to God, and I get to keep anything that lands outside.”

Then the third evangelist grinned and said, “I’ve got you both beat. I just throw the money in the air, and whatever God wants, God takes!”

People laugh when I tell that joke – even though many will admit that they’ve heard it many times before. But they’re not often prepared for the conclusion.

Referring to that last evangelist’s technique (and the assumption, of course, that “what goes up must come down), I suggest ...

That’s exactly what happens!

You have to gesture when you’re doing this. Gesture expansively the act of throwing the money in the air as you say, “When you let go of your stuff, your money, your possessions, your wealth...” and then wiggle your fingers and move your hands down slowly, depicting a shower of money coming back down as you say, “it comes back in a shower of blessings, it comes back to bless the earth, to bless your neighbor, to bless you.”

If Stewardship is Discipleship...

Stewardship is discipleship. The words are synonyms. There may be slight differences in emphasis, but both words speak of our glad response to the goodness of God in Jesus Christ, both speak of following Jesus, both speak of our life in Christ.

Since that is the case, the whole of Scripture – and not just a few favorite “stewardship verses” – can be edifying, instructive, encouraging, and useful in building up the Body of Christ.

As you prepare to lead a “stewardship Bible study,” pray about all this – about how the biblical text can inform and hearten people who are on the journey of discipleship, which is the journey of stewardship.

One can be lighthearted in approaching the Scriptures, and still be very serious and very attentive to what God is saying. That’s because of the very nature of the Gospel – the best possible news! When people are laughing, they often “get the point” quicker, and remember it longer, than if they approach the whole thing with the dead seriousness of a high school student studying for a trigonometry exam. When we approach the Scriptures with expectant joy and even with humor, it may very well be that the Word of God will be honored in our hearts. Thanks be to God!

Richard H. Craft
Associate for Stewardship Education
Presbyterian Church (U.S.A.)
2398 W. Fox Park Rd.
Montrose, CO 81401
Phone and fax: (970) 240-9004
Cell: (970) 209-4377
dick.craft@pcusa.org