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STEWARDSHIP**

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**Creating a Life Stewardship Culture Within the Church:  
Overcoming a Crisis of Bad Theology and Destructive Practices**

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## Crisis #1: Word Abuse: There's No Excuse

If word-abuse was a crime, many pastors/ministers would be in jail over how they have abused one of our most important, biblical terms – the word *stewardship*. If you were to poll your congregation and ask them what the word stewardship means, I suspect that if your church is like most, the overwhelming majority of them would tell you it has something to do with money and giving. Part right and part wrong. And as my grandmother would tell me, “If something is *partially* wrong, it is *all* wrong.”

I spent eight years of my life in Bible college and seminary and majored in theology. I can tell you that in all those years, I never took one class or even had one lecture on the theology of stewardship. So, everything I share with you I have learned since those days long past. Since very few institutions of higher learning include this topic in their curriculum, the overwhelming majority of pastors/ministers have either no stewardship theology or worse yet, a bad stewardship theology. Consequently, it is really no surprise that our churches are at best theologically adrift in this area of stewardship and at worst being falsely taught.

Let me give you a few examples of how the word stewardship is being abused in many churches. Church bulletins and newsletters often have a stewardship report. Of course, it always includes the amount of the offerings. Churches have fund-raisers/capital campaigns, but often refer to them as stewardship campaigns. A stewardship campaign sounds much more spiritual, don't you think? We use the term “good stewards” to refer to people who are “good givers.” We teach that tithing will make a person a good steward. Many larger churches now have stewardship pastors who are really financial pastors. I could go on, but I think you see my point.

Many churches use the word stewardship as if it is a synonym for giving. But let me suggest that stewardship is *not* a synonym for giving. It is actually an *antonym* (opposite meaning). Let me explain. *Giving* has to do with what we *deploy*. *Stewardship* has to do with what we *retain*. Stewardship is not about what we put in the offering when we go to church; it is about what we do with what is left in our check book *after* we have done our giving. Stewardship is about what we are keeping.

So, what exactly does the word stewardship mean? Let me explain stewardship as if it were a three legged stool and all three legs are essential for the stewardship stool to properly stand.

**Leg #1:** The first “leg” of this stool is the fact that God owns everything because He created everything. For example, King David tells us in Psalm 24:1, “*The earth is the Lord's and all it contains, the world, and those who dwell in it.*” I think that about covers everything we will ever get our hands on in this life.

**Leg #2:** The second “leg” of this stool is the fact that not only did God create us, but He also redeemed us from slavery to the prince of this world through the death of His son, Jesus Christ. Paul tells us in Titus 2:13b-14, “*Christ Jesus, who gave Himself for us to redeem us from every lawless deed, and to purify for Himself a people for His own possession, zealous for good deeds.*” We now belong to Him again. So, God actually owns us twice: Once because He made us and twice because He bought us back.

**Leg #3:** The final “leg,” the one that enables the stool to stand, is the fact that we *own* nothing: We have been called by God to be *stewards*, to carry out *His* wishes for *His* property.

So, *Stewardship* accurately defined is: (v) “to plan, to manage, to administer;” (n) “a manager.” The concept of stewardship repositions us from being the *owner* to being merely a *manager* of a very small portion of the Owner's vast material holdings. For many believers this idea is a revolutionary concept.

One Sunday I was preaching at a church that had just completed taking their entire congregation through our thirteen-week life stewardship, small-group study. Prior to the start of the service a distinguished, older gentleman came up to me, shook my hand and said, “Jay, the one thing in your study that has had the single greatest impact on me was this idea that God owns everything, including me.” He went on to say, “I have been in the church all my life, but somehow this truth had escaped me entirely.” He confessed, “I thought I was the

one getting up each day and going to work and I was the one making the money. It was *mine*. But when I came to understand that God owns me and everything I have, it has changed everything in my life!"

I hear this kind of comment routinely from believers once they are finally presented with the true, biblical, stewardship message. The truth be known, it likely wasn't that this gentleman missed the stewardship teaching in his church, it is more likely that his church had never preached or taught on it before. This radical, biblical concept of *life stewardship* is easy enough to understand intellectually, if and when we finally do hear it. It is, I will confess, exceedingly difficult to consistently apply and live out practically speaking.

This "we are only the managers and not the owners" mindset forces us to ask one, critical question. And it demands that we ask it on a daily basis. The life-transforming question is this, "Lord, what do You want me to do with all that You have entrusted to me?"

It is no longer "How do I want to spend my day?" "It is now, God, how do you want me to spend Your day?"

It is no longer, "How do I want to spend my money?" It is now, "God, how do you want me to spend Your money?"

It is no longer, "How much of my money do I want to give to the Lord?" It is now, "God, how much of Your money should I be keeping for myself?"

It is no longer, "How do I want to care for and feed my body?" It is now, "God, how do You want me to care for and feed Your body?"

It is no longer, "How do I want to raise my children?" It is now, "God, how do You want me to raise Your children?"

It is no longer, "What kind of house and car do I want to have?" It is now, "God, what kind of house and car do You want me to have?"

Do you see how this owner/manager issue impacts every single area of our lives?

Let me offer you a personal challenge. For the next 30 days as soon as you wake up in the morning, even before you put your feet on the floor, ask God this one question, "God, what do You want me to do today with all You have entrusted to me?" I am quite confident that if you start asking this one, prayerful question on a daily basis, it will change everything in your life just as it has in mine.

Can you see how if this life stewardship message were to be powerfully, effectively and boldly communicated to your congregation on a consistent basis, it has the potential to radically change the culture of your entire church? Can you imagine what your church would look like if everyone from the youngest children to your most senior members were to begin living each day of their lives asking this one, life-changing, stewardship question and were humbly and earnestly seeking to carry out the wishes of their Owner on a daily basis?

What would happen to their marriages, to their families, to their finances, to the number of volunteers, to their physical health, to the amount of their giving and to the impact and outreach of the church? This one word *STEWARDSHIP* has the power to change everything!

But let me be quite clear here. This stewardship message will never impact your people and the culture of the church if it doesn't start with you. You must first personally embrace and adopt a stewardship lifestyle. In other words, you need to first practice it before you preach it. The impact of this life stewardship message all rises and falls with you.

Many people over the years have suggested that I abandon using the term stewardship because it is so badly used and carries such negative baggage in churches and among Christians. But there are some things in life worth fighting for. And for me, the word stewardship is so profoundly important that it is worth trying to

rescue from the mire of misuse, abuse and negativity – restoring it to its proper place of honor and respect with the other great theological concepts we so fiercely defend. It is a word that has the power to transform believers, to transform churches and yes, to even transform pastors.

Every sermon you preach and every lesson you teach should be grounded in and built upon this foundational truth that God is the Owner and we are His stewards. Remember, God has graciously entrusted the care and feeding of His church to you. Let me exhort you, steward it well!

## **Crisis #2: Make it Easy: Make it Cheap**

Recently, I came across a profound quote that put me into “pondering mode.” The statement was this, “The goal of the church should be not to grow, but to die.” This provocative statement flies in the face of almost everything we hear about church growth today. Yet, it is a rock-solid, biblical statement. In John 12:25, Jesus informs us, “*unless a grain of wheat falls into the earth and dies, it remains alone; but if it dies, it bears much fruit.*” He adds in Matthew 16:25 that death is a requirement for life, “*For whoever would save his life will lose it, but whoever loses his life for my sake will find it.*”

This concept of dying to grow is routinely applied to individual believers, but I have never seen it applied to the church. And if the church is not saying with John the Baptist, “I must decrease and He must increase” its growth may be far more man-made than God-made.

So, how would the 21st century, American church need to die in order to grow? There seems to be three clear ways. Allow me to share them with you.

### **1. The Church Needs to Die to its Pursuit of Comfort**

You cannot hear this statement without Amos 6:1 coming to mind, “*Woe to those who are at ease in Zion.*” Obviously, the desire to be comfortable is not a new inclination for followers of the King. Today, we construct absolutely gorgeous buildings; create children’s areas that resemble Disneyland; make the days and times for our worship services as convenient as possible; and preach short, sweet, feel-good sermons. Impressive lighting and special effects are common. If we will be totally honest, we spend massive amounts of Kingdom money making ourselves comfortable. “User-friendly” has become a byword for the church.

By contrast, the church in China continually faces life-threatening persecution. They meet secretly; they often are required to whisper their songs and prayers so as to not be heard by outsiders; they often sit on basement floors with dim lighting; sermons go on for hours; buildings are not air conditioned; and they have no theater seating or worship bands. It is just them and God for worship.

The churches in Asia, South America and Africa enjoy none of the comforts we expect and take for granted. Yet, the church on these continents is exploding at growth rates that dwarf the rather modest growth of the church in America with all its amenities and comforts. What should this be telling us? The church among the “have nots” is exploding, while the church among the “haves” is not. Maybe Amos was on to something when he warned, “*Woe to those who are at ease in Zion.*”

Maybe if the church were to die to its pursuit of comfort and decide instead that it could get by on a whole lot less, it would have a whole lot more to invest where there are massive amounts of human discomfort – both physical and spiritual.

### **2. The Church Needs to Die to its Quest for Cultural Relevance**

I deeply fear that the American church has become so obsessed with being culturally relevant that it has

actually become culturally irrelevant. I sense that in the church's attempt to reach out and relate to the world, it has actually fallen in. And consequently the greatest challenge the church faces today is not getting the world *into* the church, it's getting the world *out of* the church. Anyone closely involved in any church will appreciate exactly what I am saying.

It is tragic, but I have observed that the church in America seems to have abandoned its commission to be a counter-cultural revolution (intent on changing the larger culture to match theirs) and has, instead, become content with being one of many subcultures in America content with maintaining its distinctive characteristics while peacefully coexisting within the larger culture. This concession is proving to be devastating to both the life and the impact of the church in America.

I have always liked how the King James Version translates Acts 17:6 where Paul's opponents assess the effectiveness of His mission efforts. They claim that, "*These that have turned the world upside-down are come hither also...*" Paul wasn't coming to Thessalonica to "fit in" with the community and become a respectable citizen of their fair town. He was there for one reason and one reason alone; to change that city and culture for Christ. And in following Christ's commission, he was "*turning the world upside-down!*" The truth is that Paul wasn't turning the world upside-down, he was turning it right side up. His counter-cultural revolution was working and the unbelieving Thessalonians recognized it.

The church today no longer seems to be a driving countercultural force in America. The gay movement is. The environmental movement is. The socialist movement is. They are forcefully pushing their countercultural agenda on our nation and the church has become so focused on reacting to their counter-cultural revolutions (which actually began back in the 60s) that the church's new "relevant" subcultural message has for the most part been reduced to a faint voice off in the distance with little meaningful impact in the culture wars.

When a church chooses to relate to our "upside-down" world, by turning itself "upside-down" so the world will feel more comfortable being part of it, the church's countercultural message has been forfeited. The church is now, for this "upside-down" world, just another club or organization to belong to that makes them feel good and/or helps them get more out of life.

The church must understand that the very message of the cross is not designed to be culturally *relevant*. It is designed to be counter-culturally *radical*.

### **3. The Church Needs to Die to its Acceptance of Superficial Commitment**

The Puritans in early America were very influential and effective. If they had a thousand people attending a worship service, only a few hundred would actually be members. The rest were people considering the message – yet undecided and uncommitted. Today, we might have only a few hundred attendees at any given worship service out of the thousand who are official members of the church. What is the difference? It is quite simple; the Puritans demanded a high level of commitment to living the Christian life. And the radical message they preached was so attractive that many wanted to hear it, but few would actually commit. Sounds a lot like what happened when Jesus preached, doesn't it?

Over time, however, the church has lowered its required commitment to being part of the church, making it easier for more people to become members. Consequently, we reasoned, the church will grow more rapidly. (Everyone wants to grow, right?) Then, this logic continued, once we get them into the church, we can grow their commitment to the Lord.

Sadly, with churches that have followed this approach, they now have the Easter and Christmas crowd; the every other week crowd; the once a month crowd; the give nothing crowd; the slip in and slip out crowd. All considered members in good standing. Churches too often have become a mile wide and an inch deep.

This approach to church growth is totally contrary to how Jesus called people to Himself.

Do you remember in John 6:25-66 when Jesus had gathered large crowds – too large, apparently? He tells them that they need to eat His body and drink His blood. For a Jew, eating human flesh and drinking human blood was abhorrent – so abhorrent that “*many of His disciples turned back and no longer followed Him.*” What preacher would intentionally run off a huge crowd of interested followers? Jesus.

In Matthew 19:16-22, Jesus raised the bar so high for the rich, young ruler to follow him that the young man walked away from the offer. What preacher would purposely run off a rich man who was seeking to follow God? Jesus.

In Luke 9:57-60, Jesus tells those who want to follow Him, that if they follow Him they will have no place to lay their head; they will have to let the dead bury their dead; and there will be no looking back once they choose to join Him. Who would intentionally discourage people from following the Savior? Jesus.

Jesus tells us in Matthew 16:24, “*If anyone would come after me, let him deny himself and take up his cross and follow me.*” The cross in Jesus’ day was used for only one purpose – to kill someone! Jesus was inviting us to come and die with Him? Are we presenting such a compelling call to commitment that those who hear our message can only conclude that if Christianity isn’t going to be worth dying for, it isn’t going to be worth living for?

The bottom line of Jesus’ message is simple: Give it *all* up or go away. To be blunt: Put up or shut up! We are in a war and sometimes soldiers get killed in the battle. During times of war great sacrifices are required, everything we are and everything we have may be required to support the war effort. Abraham Lincoln eloquently described the men who sacrificed their lives at Gettysburg when he said they “gave the last full measure of devotion.” Are we calling people to give their last full measure of devotion to our King and His cause? Are we calling people to be all in or go away?

If the church really wants to grow, it needs to die to its acceptance of superficial commitments.

Christianity at its core is counter-intuitive. Everything always seems backwards – even how we are called to grow the church. Odd as it seems, death leads to life and life leads to growth. Are you ready for your church to die?

### **Crisis #3: Free Will or Pay Your Bill**

If you go to the New Testament to develop a biblical basis for Christian giving, you could never come up with what is commonly taught and practiced in the majority of churches today. Having spent eight years in Bible college and seminary, I can tell you I did not take one class or even hear one lesson on the theology of giving. So, like most pastors, my theology of giving carried over from what I had been taught in my church and I accepted it without question – a 10% tithe goes to the church.

It wasn’t until recent years when I decided to do an exhaustive, comprehensive study to support the doctrine of New Testament tithing that I realized from a biblical standpoint, I didn’t have a theological leg to stand on. So, allow me to share with you a very brief overview of what the Bible actually teaches on tithing and giving. I suspect you might be as surprised by what I learned as I was.

#### **I. Tithing in the New Testament**

First, it is important to know that nowhere in the New Testament is there even one verse stating that Christians are to tithe – not one verse. The word tithing is only mentioned on three occasions in the entire New Testament and all three are merely historical references to the practice.

(1) First, Jesus tells the Pharisees that they should be tithing (Matthew 23:23). Still being under the Old Testament Law and citizens of Israel, the Pharisees should have been doing so.

(2) The second reference is when the Pharisee is arrogantly bragging in his prayer about how he has kept all the law, including tithing (Luke 18:9-14).

(3) The third reference is an historical note that Abraham paid a tithe to Melchizedek (Hebrews 7:5-10) from his spoils of war. Many try to claim that believers are obligated to tithe because the concept of tithing preceded the law based on Abraham's tithe. But keep in mind Abraham's tithe was a one-time "payment," made of his own freewill from excess booty gained in war (Genesis 14:20). We have no indication that he ever did it again nor that his gift was intended to be normative for others, much less repeated on a weekly basis.

Keep in mind that almost all the New Testament was written by practicing Jews (Matthew, Mark, John, Paul, Peter and James) who certainly knew well the Old Covenant law on tithing, but none of them ever mentions tithing as a basis for Christian giving even when they were talking expressly about giving. Could we not rightly assume that if the Old Testament tithes were intended to be applied to us today, the New Testament authors would have said so at least once in all their writing to us about giving?

## 2. Tithing in the Old Testament

Old Testament tithing, simply stated, was a tax that the Jews had to pay to underwrite their theocratic nation whose King was God. There were three taxes/tithes they were required to pay.

**Tax #1:** Every year Jews were required to pay 10% of all their crops, livestock and whatever else they had (Leviticus 27:30-33, Deuteronomy 14:22-29) – what was called the Levites' Tithe. Because Israel was a theocracy, the Levites and priests were the government officials that needed to be supported by the citizens of Israel. If you remember, the tribe of Levi received no land as an inheritance. They were only given cities in all the other tribes. The tribes as such were required to support them through this first 10% tax.

**Tax #2:** This second tax was collected to underwrite the cost of all the festivals and religious ceremonies that were required by Jewish law for Israel to observe (Deuteronomy 14:22-27). This helped underwrite all the national events that Israel celebrated.

**Tax #3:** This third tax was payable every third year to provide a welfare safety net for the poor in Israel (Deuteronomy 14:28-29).

The Jewish tax system was a flat tax of 23.33%. However, there were still other "taxes" due, like the temple tax (Matthew 17:24). The Jews were also not permitted to harvest their fields to the edges, leaving the corners unharvested as an additional welfare tax to help feed the poor (Leviticus 19:9). The annualized tax a Jew would be required to pay might total about 25%.

So, the Old Testament tithes were the taxation system used to underwrite Israel's national expenses.

## 3. Giving in the New Testament

Let me say again, these Jewish taxes were never once applied to non-Jewish believers in the New Testament – never once.

In the early church, as you may recall, the Jews were trying to insist that the new Gentile converts needed to also obey the Jewish laws in order to become Christians? The Jerusalem Council determined that the Gentile Christians were only obligated to obey the following:

*"...for it seemed good to the Holy Spirit and to us to lay no greater burden on you than these few requirements. You must abstain from eating food offered to idols, from consuming blood or the meat of strangled animals and from sexual immorality. If you do this, you will do well" (Acts 15:28-29).*

Here the Jewish Christians had their chance to impose on the Gentile Christians the Jewish tax law, but it

was not included in the list to the Gentile believers.

So, if tithing isn't the basis for our Christian giving, what is it? You may be surprised to know that it is the same for us today as it was for the Old Testament Israelite – freewill offerings. The Jews had taxes to pay and we have taxes to pay. The Jews made freewill offerings and we make freewill offerings. Freewill offerings, contrary to taxes, have always been voluntary and in whatever amount the giver chooses. Freewill offerings are motivated out of grace and love. Taxes are motivated out of law and duty.

A major section of New Testament teaching on giving is found in II Corinthians 8-9 where Paul gives us a compelling example and crystal clear teaching on what New Testament giving should look like. He first shares about the giving of the Macedonian church that is currently in the midst of an incredible economic crisis:

*And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their **overflowing joy** and their extreme poverty welled up in **rich generosity**. For I testify that they **gave as much as they were able, and even beyond their ability**. Entirely on their own, they **urgently pleaded** with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will.*

We must not miss the one striking fact in this passage. Paul tells us how all this out-of-control giving happened – *they gave themselves first to the Lord. Once they gave themselves first to the Lord, giving away everything left in their almost empty moneybags was easy.*

Paul goes on to set the giving basis for believers in II Corinthians 9:7. He directs us, “*Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.*”

Do you notice what is missing in Paul's giving directive? There is no formula or percentage for how much we ought to give. The amount of our giving is decided upon after carefully searching our hearts. Giving is a matter of the heart, not a matter of the wallet. If God gets our hearts, He will get our wallets. (Read Matthew 6:21.) Our giving decisions are to be internally motivated, not externally motivated.

I recently heard a pastor state quite emphatically that according to Malachi 3:8-10, if you are not tithing, you are living under a curse. How awful! Is this the kind of teaching on giving that creates a culture of open-handed, generous giving like we see in the Macedonian church? Are we saved by grace, but still required to give by law? I would suggest that this idea is completely dismissed by what Paul says about our giving – *not grudgingly or under compulsion*. Giving to avoid a curse might generate a *relieved* giver, but not a *cheerful* one.

## The Better Way Giving Series

1. **A Motivated Giver...**
2. **A Joyful Giver**
3. **A Reliable Giver**
4. **An Extravagant Giver**
5. **A Selfless Giver**
6. **An Expectant Giver**

### Crisis #4: Giving Has Been Moved to the Foyer

In recent years I have seen a very troubling trend in churches across America – congregations removing the offering time from their worship services. Many have installed offering boxes in their foyers for people to drop in their offering on their way into or out of the worship service. Many churches are now even making online giving available. I am not suggesting that there is anything inherently wrong with either of these, but I do fear that the church has inadvertently “thrown the baby out with the bathwater.” Let me share with you the



two main reasons why churches seem to be removing giving from their worship services.

### **(1.) Incorrect Theology**

Many churches and pastors are not really clear in their understanding of the nature, motivation and practice of giving and as such either consciously or unconsciously end up teaching on giving (if they are even teaching on it at all) as if we are still living under the law, even though Paul reminds us in II Corinthians 3:6 that, "...the letter (of the law) kills, but the spirit (of grace) gives life." Most teaching on giving could be likened to putting new wine into old wineskins. Jesus points out in Matthew 2:22, "...no one pours new wine into old wineskins. If he does, the wine will burst the skins, and both the wine and the wineskins will be ruined. No, he pours new wine into new wineskins."

Often the church reduces its teaching on giving to the point that their people feel like they have a bill to pay to the church and if they don't pay the amount prescribed by the church they are in trouble with God – making giving feel like law paying instead of grace giving. In this case, giving can be viewed as a financial burden and an obligation that is expected to be paid for the church services rendered. And what pastor wants to talk about this topic and be seen as the bill collector. This is further reinforced if they hear from a church leader in a worship service that the church does not expect the visitors to put anything in the offering – implying that its services to the visitors today are being provided to them at no cost. Members, however, are expected to pay.

All these overt and subtle teachings lead people to misunderstand the very nature and purpose of giving especially within the context of worship. Which leads me to the second reason why many churches have jettisoned giving in their worship services.

### **(2.) Awkwardness**

Churches have most certainly correctly assessed that the giving portion of the worship service as is traditionally practiced, is very awkward for most of their members (who do not give) and certainly all of their visitors. And we certainly do not want to be found guilty of the age-old accusation that "all they want is my money."

I will be the first to admit that the way offerings are taken in most churches is extremely awkward. If the church's theology is bad, their methodology is even worse. There is no discussion or teaching on any aspect of giving. The prayer is usually spontaneously given by some deacon. The lights are dimmed and soft music plays to cover up the discomfort of almost everyone in the room as the offering is "taken."

I love to give, but I only get paid once a month and so I only give once a month. But the offering plate is passed weekly. So, 75% of the time, when the plate passes under my nose, I am giving nothing. What are the people around me thinking when they see me putting nothing in the offering plate? I am so grateful for the attendance cards we are told to fill out, so at least I have something to drop in the plate each week. Let's be honest, it is just plain awkward. I get that. But what makes it awkward is how the giving is being done, not that it is being done. This is a critically important distinction to keep in mind.

So, with this as a background, allow me to share with you three essential points that must be taught and practiced if our giving experience is going to be all God intended for it to be.

## **I. Our Giving is to God**

A very common theology taught in churches is that the tithe (10%) belongs to the church and anything over and above that "payment" a believer is free to give to other Christian organizations and causes. This teaching is fatally flawed in several ways, but the flaw I want to point out here is that people's giving is to the church. May I plead with you to reconsider this thinking! People's giving is not to the church, their giving is to

the Lord. And this is not some arcane and nearly irrelevant distinction. The difference between these two thoughts is massive.

The church simply receives our gifts to God and then hopefully utilizes our gifts to Him for His glory and His purposes according to His will. If our “giving” is nothing more than a payment to the church, boxes in the foyer or online payments are entirely appropriate. But if we understand that our giving is not to the church or any other Christian organization, but to our divine, eternal, omnipotent, sovereign God, it exalts giving to a sacred and holy act of worship worthy of an honored place in our corporate worship experience. Which leads me to my second point.

## **2. Our Giving is an Act of Worship**

There is no story in the Scriptures that more vividly connects giving to worship than the story of the wise men when they entered the very presence of this God-baby, Jesus. Here is how Matthew describes the scene in 2:11, “On coming to the house, they saw the child with his mother Mary, and they bowed down and worshiped him. Then they opened their treasures and presented him with gifts of gold and of incense and of myrrh.” These magi could not worship Jesus without also opening their treasures and presenting their gifts to Him.

May I even go so far as to suggest that giving is not just a part of our worship, it is the central part of our worship. As Ralph Cushman says, “The worship that is empty handed is, according to the Scriptures, simply not worship at all. The bringing of an offering to God is pictured in the Scripture as a high and inestimable part of worship.”

The Bible is teeming with examples of people coming to worship God with offering in hand. They would never even consider coming to worship God without an accompanying gift to offer Him.

Sadly in our “user-friendly” approach to our worship, attendees’ attitude is often much more focused on what they will get out of worship than what they are bringing to worship – and no giving in the worship service only reinforces that attitude.

The solution to the awkwardness of traditional offering time is not to remove the worship of giving, but to redefine and redesign it to make it something that people look forward to and enjoy and celebrate – believers and guests alike, which leads me to my third point.

## **3. Our Giving is to be a Celebration**

Lynn Miller says so well, “The worship offering [is] a pure gift to God in thankfulness for what we have already received. It should therefore be an exciting and major part of the service.”

I have been on a number of mission trips to third world countries over the years and I can tell you that the offering time in their worship services is incredibly inspiring. They are singing and dancing as people come up to bring their, admittedly, paltry offerings to the front – a chicken with its feet tied, a small bag of corn, a few coins. Everyone in the room is rejoicing that they have something, anything to bring as a gift to the Lord.

I cannot even rehearse these offering scenes in my mind without tearing up. They have so little to give and yet they make such a big deal about it. I can tell you this — they have it right! And we can learn from them. Giving is intended to be an exciting act of worship, a celebration of our love for Him and His love for us. The fact that the pastor is going to be the one eating the chicken and the bag of corn is irrelevant. They were making their gifts to the Lord.

Our worship offering time also needs to be a big deal – unapologetic, sound teaching on giving; personal testimonies of those who have been blessed in their giving or those who have been blessed by other people’s

giving; lively music; hearty singing; heartfelt prayers of thankfulness and joy. We need to make the offering time a time of celebration, make it something that everyone, including visitors, looks forward to, is excited about and inspired to be part of.

If we want our churches to experience the full, life changing power of giving, we need to make sure we emphasize that (1.) our giving is to God, (2.) our giving is the central way in which we worship Him and (3.) our offering times are filled with enthusiastic, corporate celebration. And who knows, just maybe the offering time might actually someday become the most exciting part of our entire worship service!

### **Crisis #5: Deep or Wide**

I am not sure there is any verse in the New Testament that better describes our stewardship responsibilities to ensure the future continuation and growth of the church than what we read in II Timothy 2:2. Paul writes to his younger, spiritual protégé, “*and what you have heard from me in the presence of many witnesses entrust to faithful men who will be able to teach others also.*” It has been said and is painfully true that the church is only one generation away from extinction. And that is why what Paul is telling Timothy here is so critically important for us to take note of as church leaders today. I fear that in far too many cases, many godly, spiritual leaders of our day have, practically speaking, abandoned the practice of one-on-one discipleship with young, future Kingdom leaders. Consequently, this topic is critically important for us to soberly consider as we seek to be good and faithful stewards of the King’s bride.

Paul’s mentoring relationship with Timothy is a model for us. I like the definition of a mentor being “Someone whose hindsight can become your foresight.” We, who are further down the road, are telling those who are behind us what lies ahead of them and behind us.

The New Testament uses this word “*entrust*” nineteen times. Paul uses this word five times in his two letters to Timothy. This word “*entrust*” quite literally means “to make a deposit or place goods in trust with another.” There are two assumptions here: (1.) Whatever is deposited or placed in trust with another is valuable enough that it needs to be watched, guarded and cared for by another, and (2.) The one making the deposit or placing the property in trust has sufficient confidence in the person he is entrusting the property to that he will appropriately preserve and protect. No doubt the Christian message is valuable enough. The question is whether the trustee to whom it will be entrusted is responsible enough?

We must keep in mind that there is a huge difference between merely *informing* and *entrusting*. Informing is simply the conveyance of information. Entrusting carries with it the expectation that the recipient has been adequately trained and prepared to assume the duties and responsibilities of accurately preserving and faithfully disseminating the entrusted message to others. So, our stewardship is not just to keep the message pure, but to ensure that those to whom we will *entrust* it will keep it pure as well. And this is Paul’s admonition to Timothy, “As I have carefully entrusted it to you, now you also need to carefully entrust it to other faithful men.”

This Kingdom challenge to prepare men and then entrust them to teach and model the Christian message in their ministries appears to contain three challenges that every Kingdom leader must wrestle with if he is going to successfully carry out this important stewardship charge.

#### **I. Our Responsibility**

Unfortunately, the great commission is often reduced to a call to get the world saved. But that is not what Jesus has commissioned us to do. In Matthew 28:19 Jesus instructs us to, “*Go therefore and make disciples of all nations...*” We are called to make disciples, not just converts. We are called to make mature adults, not just lots of babies. We are called to grow the church deep, not just wide.

I am concerned that our contemporary church growth methodologies seem to be focusing more on growing crowds than on growing disciples. And sadly, our ministry success is generally measured by the size of our church attendance (easy to measure) and not depth and the maturity of our people (nearly impossible to measure). Yet, in our more quiet moments of reflection, I think we all question if in all our efforts at growing the church bigger, we are really growing the church any deeper at all.

I would suggest that current church growth strategies seem to be the reverse of the ones the Founder of the church utilized. Jesus spent three years working with twelve and out of those twelve, He focused even more closely on three. And then after three years, He entrusts the future proclamation of His message and the establishment and growth of the church to a frightened band of believers and then He leaves. Mission accomplished. The rest of the story is history: countless millions have followed this small band of deeply disciplined believers with the aid of the Holy Spirit.

Jesus knew and I think we all agree that you cannot disciple crowds. You can teach them, but you cannot disciple them. True discipleship is a one-on-one, face-to-face, heart-to-heart and life-on-life relationship. There are no shortcuts. There are no mass discipleship approaches. It is just the tedious task of one life at a time over a long period of time.

Let me ask you what may be an uncomfortable question. Are you currently in this kind of individual discipleship relationship with anyone? Who 20 years from now will say that you were the single, most influential person in their life? I fear for many pastors and church leaders, the answer is, “No one.”

Let me ask you another reflective question. Who, besides your own family members, have been the most influential people in your life? Why were they so influential? Let me guess, because they made a significant, personal investment in your life, one-on-one. In whose life are you making a significant investment right now?

There is an old proverb that says, “When the student is ready, the teacher will appear.” But may I suggest that I believe that the opposite is also true, “When the teacher is ready, the *student* will appear.” When you are ready to become the teacher, *your* student will appear.

## 2. Our Temptation

The temptation to neglect personal discipleship in our ministries is quite strong and easy to give in to. The tyranny of the urgent (the demands of the crowds) overwhelms the priority of the important (personal discipleship). If I were to ask those who knew you best, how would they characterize your ministry? Would they say it was one more focused on raising up *leaders* or more focused on raising up *followers*? Growing more shepherds or growing more sheep? Interesting question, isn't it? A true leader seems to be the one who is focused on raising up those who may not just someday *fill his shoes*, but will someday *stand on his shoulders*.

Let me illustrate this temptation to focus on size instead of depth by asking you which you would prefer: (1.) \$1 million dollars, or (2.) a penny doubled everyday for 31 days? Most would not think long before choosing the \$1 million. The truth is, even after 80% of the month has passed, the penny doubled everyday is still only \$168,000. But it is those last few days that make all the difference because by the 31st day, the penny doubled everyday breaks over \$10 million.

That is the difference between focusing on growing crowds versus growing disciples. The crowds can be made rather quickly; disciples on the other hand are made quite slowly. And hence our temptation to go after the known million dollars (the crowds) instead of the penny doubled everyday (disciples) is alluring.

It has been my observation that crowds do not reproduce crowds, but disciples do reproduce disciples. Jesus' discipleship methods have produced legions of followers who have come to the Lord because Christ entrusted His message and ministry to a few faithful men who were able to teach (train/mentor) others also.

### 3. Our Legacy

I believe the greatest eternal, Kingdom legacy a pastor can leave will not be established by what he personally accomplishes in his ministry, but by what those he has personally mentored collectively accomplished in theirs.

Paul entrusted his ministry to Timothy. Elijah entrusted his ministry to Elisha. Moses entrusted his ministry to Joshua. And on through the ages, great leaders raised up other great leaders and entrusted to them the stewardship of the life and message of Jesus to the coming generations.

We need to resist taking the short view of our ministry and instead take the long view. We can be certain that the church will continue to grow and flourish in the future when older men of God are committed to “planting trees” in whose shade they know they will never sit.

Who is your Timothy, your Elisha, and your Joshua? Who are you making a deposit into, entrusting the sacred and eternal truths, to carry our message on to the coming generations whom we will never know?

When your days of ministry are finally over, will the number of future leaders in the church be greater and stronger because you were here? Will future generations be able to eat from the fruit of trees you planted generations before?

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#### **ABOUT THE SPEAKER — E. G. “JAY” LINK**

E. G. “Jay” Link has a unique combination of being an ordained minister with a Master Divinity degree in Biblical Theology and a professional Stewardship planning coach who for over 40 years has been working with very affluent Christian families to enable them to optimize their Kingdom impact with all that the Lord has entrusted to them to manage. After retiring from his personal practice, he then served for five years as Director of Taylor University’s Stewardship Planning Ministry, which he launched for them. Most recently, Jay founded Transformational Stewardship to serve Christian ministries, colleges, and churches to better minister to their highest capacity families. He has written six books, hundreds of articles and has provided an extensive training curriculum for hundreds of professional financial and legal advisors in how to provide stewardship planning services for their clients.