

Redeemer Stewardship Guide

2007

Introduction

“A Christian goes through 3 conversions – the head, the heart, and finally the pocketbook.”

Martin Luther

Jesus calls us to follow him. For the disciple of Jesus there is no “rule” regarding money! Rather, we are called into a relationship with a living person, our Lord Jesus Christ. The Christian life is not a “program” but allegiance to this Person who calls us to follow him. When you enter marriage you don’t ask the other person to sit down and write out “exactly what this marriage will cost.” How ridiculous! You know that it will cost you a lot, perhaps everything, and yet you enter into the marriage enthusiastically. In the same way, the Christian life is like a marriage. You enter into it not knowing exactly where you are going; and like marriage you are never the same once you enter upon it. This is what it means to be a Christian: you enter into a relationship with Jesus that turns your whole life upside-down, and this includes the way you think about and use your money.

Jesus’ call to discipleship creates the church, the community of the followers-of-Christ. As the church we are to be an alternative community, a “city” within the city, the salt of the earth and a light on the hill.” Part of learning to live as an alternative community is to be set free from our culture’s addiction to money. In a money-focused, materialistic-oriented, climb-the-ladder system, where “having is being” like ours, Jesus calls us to live out a whole new way of life. In short: as a church we are called to model an alternative way to relate to money.

Redeemer’s session (leadership team) is embarking on a deliberate attempt to form our congregation as a counter-culture. We are seeking to address the money idolatry of our age with the truth of the gospel. We desire the truth and power of the gospel to form our congregation’s view and use of our money.

This *Redeemer Stewardship Guide* is our attempt to provide concrete, ethical shepherding on this very important issue in all of our lives: our money.

In this *Redeemer Stewardship Guide* we sought to avoid two errors.

On the one hand, many Christians and churches treat money as an “untouchable”, something we can’t talk about or wrestle through together. In this approach, our money is treated as a “private” and not a “church” matter. But as Christians every aspect of our life falls under the Lordship of Christ. We need (together) to learn to think “Christianly” about all of our lives, not the least of all, about our money.

On the other hand, we are not writing down a list of “rules-to-be-good-Christians.” We believe that the gospel of God’s grace, alone, should be what motivates us to be stewards of our resources for the glory of God. Therefore, we simply try to lay out what we see as the Biblical guidelines of stewardship. We trust the gospel of God’s grace to make this concrete and real in your lives.

The Protestant Reformer, Martin Luther, once said “*a Christian goes through 3 conversions – the head, the heart, and finally the pocketbook.*” We hope that this Stewardship guide will challenge you to undergo a gospel-transformation in your pocketbooks. We dream of the Redeemer community being a counter-culture of sacrificial giving out of our deep joy in the gospel and our shared longing to see the gospel renew our city.

Grace,
Jason Dorsey

Table of Contents

I. A Biblical Perspective of Stewardship

II. Our Need for Redemption: The idolatry of Money.....

III. Our New Identity (I): Sons and Daughters of God.....

IV. Our New Identity (II): Stewards of God.....

V. Grace: the Motivation for Giving.....

VI. Charity: the Christian Call to Share with the Poor.....

VII. Financial Intimacy: Marriage and Christian Community.....

VIII. A Guide to Giving at Redeemer.....

IX. Special Funds

A. (re) purpose.....

B. International Missions.....

C. Mercy Fund.....

X. 2007 Budget.....

I

A Biblical Perspective of Stewardship

“This is a wonderful thing, that the Savior of the world, and the King above all kings, was not ashamed to labor; yea, and to use so simple an occupation. Here he did sanctify all manner of occupations.”

Hugh Latimer

As we consider Biblical Stewardship it is helpful to begin with an overview of the Bible’s teaching on our call to be stewards over creation.

Creation.

God created the heavens and the earth. All creation was pronounced good and under God’s benediction. God created mankind uniquely in his image, and called them to be stewards of His creation. As stewards they were to tend and keep the garden, learn about and care for God’s world, and mine the potentialities that God had embedded in creation. God created marriage to be an intimate alliance of two people entering into the chaos of creation and nurturing order and life. God created work as good gift from God and called mankind to build culture; to create a network of “garden-cities.” The doctrine of creation teaches us that physical matter (our bodies, our possessions) is good. It teaches us that work is good. They are entrusted to us as stewards to bring us joy and to bring God glory. But, unfortunately, in rebellion, we chose created things over our Creator.

Fall.

Adam and Eve rejected their Creator God by eating the forbidden fruit. At the root of their sin was idolatry; they trusted in the creation over the goodness and promise of the Creator. (The Bible teaches that idolatry - trusting in some created thing, idea, person, place or thing for our security, control, approval, comfort and power - is the root of all human sin.) Their idolatry led to human alienation from God (shame, fear, death), alienation from self (guilt, anxiety), and alienation from others (shame, blame, bitterness, revenge, anger, etc.). But God in amazing grace and love pursued fallen humanity, even into the very midst of our sin and rebellion, and promised our redemption.

Redemption.

God called Abraham to be the Father of a new people. Through the ministry of Moses, God rescued the sons and daughters of Abraham out of slavery in Egypt and gave them his law. The essence of God’s law was to love God with all our heart and to love our neighbor as we love ourselves. The purpose of God’s law was to create an “alternative nation”; to form his people to be the salt and light of the world. They were to model the worship of the true God to the nations and the love of God to the weak, aliens, orphans, and widows. But Israel was unable to obey God’s law. What weak and sinful mankind could not do, God did, by sending his own Son into the world. Jesus lived the perfect life (of love for God and neighbor) we should have lived, and died the death (as the sin-bearing substitute for sinners) we should have died. The good news of the gospel is that

when we believe in Jesus Christ we are adopted into the family of God and given all the spiritual blessings of the children of God.

Restoration.

As sons and daughters of God, we are now empowered to get all of our acceptance, security, control, power and approval from our relationship to our Heavenly Father. As we experience “sonship” we are set free from looking to created things; we are delivered from our addiction to created things, including money. As heirs of heaven we are set free from anxiety and empowered to live lives of generosity. We are called as the church, the people of God, to be an alternative community, modeling the joy, freedom, generosity, grace, love and thankfulness of sons and daughters of God. We are also called back into our original mandate at creation – to engage in culture building and restoration to the glory of God: to be stewards. As Stewards, each of us has a particular “calling” or “vocation” from God that he gives to us for the common good.

“A vocation or calling is a certain kind of life, ordained and imposed on man by God, for the common good...Every person of every degree, state, sex or condition without exception must have some personal and particular calling to walk in.”

William Perkins

It is very important to point out the Bible’s (and the Protestant Reformers, Puritans, and their successors) profoundly positive perspective on the created order. The Bible teaches that the created order (money, property, our “stuff”) is not a bad thing but a good thing. Money and wealth and property and inheritance are gifts from God. “If we happen to have inherited much property,” wrote the Puritan William Perkins, “we are to enjoy these in good conscience as blessings and gifts from God.” And the Puritan Richard Sibbes could affirm that as gifts from God, “worldly things are good in themselves and given to sweeten our passage to Heaven.” At the same time the Puritans were quick to point out that it was wrong headed to assume “if riches are a blessing from God, then poverty must be a curse and a sign of God’s disfavor.” They argued that godliness was not a guarantee of success, and that poverty is not necessarily a bad or shameful thing.”

At the same time, the Bible (and Protestant Reformers, Puritans and their successors) have been quick to point out the dangers of money. It is to the dangers of money and our heart’s bondage to our “stuff” that we will turn to next.

Discussion Questions

It is important to evaluate if your perspective on money is in “line with the gospel” of God’s grace and from the Bible’s perspective on stewardship. These questions are designed to help you evaluate your perspective.

Do you see created things as inherently bad or as a good gift from God? Do you feel guilty about your wealth, your possessions?

How does a created thing, a good gift from God, become corrupted by us? What is idolatry?

What did Christ give up to redeem us from our idolatry?

How are we, as redeemed Sons and Daughters of God, now called to relate to created things, to our stuff?

II Our need for God's restoration: The idolatry of money

“There is within the human heart a tough, fibrous root of fallen life whose nature is to possess, always to possess. It covets things with a deep and fierce passion.”

A.W. Tozer

We live in a broken world. We are broken people. All of us, to some degree or other, are flawed in our views and practices in relationship to money. Jesus said that we can serve only one master; that we cannot serve both God and money.

Mark Vincent gives seven reasons why money wields a godlike power in our lives: (1) it outlives you; (2) its circle of influence is greater; (3) it is mysterious; (4) it lives among the things we are tempted to worship; (5) it mimics everything promised in the New Jerusalem; (6) it is an instrument you wield; (7) and everything can be economized.

What does idolatry to money look like in our culture?

Below are just a few “categories” of money-idolatry-brokenness. There are endless variations on these categories:

- *Overspenders* = People who live above their means, get in trouble with debt, struggle to keep their heads above water. Overspenders spend money to give them a sense of comfort, control, approval, power or security. They often find themselves in financial debt or crisis because of their overspending.
- *Workaholics* = don't view their addiction to work as a bad thing; they're proud of how “dedicated” they are; they are proud of their work ethic. But their disorder is exactly the same as that of the overspender: work stands in for other connections in life. It is used to fill the void inside. The expectation (or justification) is that the

intense focus on work will someday yield the result that will make it all worthwhile... The problem is, what happens when you get “there”, there is no “there” there. If there is any awareness that the work ethic is an obsession, an addiction, the idea is dismissed or denied.

- *Money Obsessives* = This describes anyone who has money at the center of their lives, who are obsessed with it one way or another, but do not fall mainly into another of the main categories. They are just as obsessed with money as any of the others, but they had different ways of demonstrating their obsession: gambling, obsession with investing and trading on line, obsessing about inheritance, obsessing about money failures, etc.
- *Underearners* = Underearners are opposite of overspenders. They are responding to the same world, but in different ways. Underearners try to keep their world small enough to feel safe. They mostly keep their spending small, and they tend to earn less than they deserve, because they are unable to assert themselves in the competitive world. They are hyper conservative – afraid that there isn’t enough out there, so they better conserve their resources against a cold and unforgiving world; or they simply don’t have the will to work, to earn, and so they live off the government.
- *Religious Givers* = Religious Givers are people who give from the wrong motivation: to earn points with God and to win His approval. This kind of giving is essentially a barter system. The person thinks, “If I give to God, God will have to bless me.” Often a religious giver takes great pride in the amount of money they have given; they want other people to know how generous they are. Christ criticized the Pharisees in his day who prioritized giving money to the Temple and the poor over caring for their family.

In his book [The Money Trap](#), Ron Gallen lists some signs of a money disorder (idolatry) in one’s life. These are “problem areas” that can help us discern a money disorder in our life:

- A preoccupation with money
- No time for anything but work
- The fantasy that a certain amount of money will end all problems
- Feeling like there’s never enough
- Chronic envy
- Trouble with creditors
- Trouble with the IRS
- Afraid of the mail, afraid of the phone
- Inability to earn enough to meet needs
- Able to pay only the minimums (or less) on credit card balances
- Erratic work history
- Fear of financial insecurity

- Work doesn't seem to fit with talents or goals
- Unrealized potential
- Feelings of self-world inordinately attached to money, power, or position.
- Obsessive involvement with investments, savings, and strategies for financial security.
- Bitter about money...inheritance, family property, bad financial decisions

Most of us can relate to having one-or more of these “issues” with money. How does the gospel of Jesus Christ help us? First, it gives us a new identity that sets us free from the internal control that money once had over us (our Sonship) and, second, it gives us a new sense of responsibility and meaning in the leveraging of our resources for others (our Stewardship). We will consider our “Sonship” and “Stewardship” in the chapters that follow.

Discussion Questions

What are areas/patterns of financial brokenness do you see in your extended family? Your immediate family? Yourself?

What areas of money idolatry and/or problem areas do you find yourself prone to fall into?

Besides the sins of commission (what we do) what do you think might be your sins of omission (what we fail to do) in the area of money? Or, in other words, what do you think God is calling you to as his Son/Daughter in the area of stewardship of your money?

III Our New Identity: You are a Son/Daughter

“Jesus Christ said more about money than about any other single thing because, when it comes to a man’s real nature, money is of first importance. Money is an exact index to a man’s true character. All through Scripture there is an intimate correlation between the development of a man’s character and how he handles his money.”

Richard Halverson

The gospel is the good news that through faith in Jesus Christ you become a child of God. As St. John puts it, “to all who received him [Jesus] he gave the right to become children of God (1:12).”

In J.I Packer’s classic, Knowing God, Packer speaks of our adoption as the highest privilege the gospel offers:

“You sum up the whole of New Testament teaching in a single phrase, if you speak of it as a revelation of the Fatherhood of the holy Creator...If you want to judge how well a person understands Christianity, find out how much he makes of the thought of being God’s child, and having God as Father...Adoption is the highest privilege that the gospel offers: higher even than justification...Adoption is higher because of the richer relationship with God that it involves...The free gift of acquittal and peace [justification] won for us at the cost of Calvary, is wonderful enough...but justification does not of itself imply any intimate or deep relationship with God the judge...but, contrast this, now, with adoption. Adoption is a family idea, conceived in terms of love, and viewing God as father.”

Jesus said that the reality of our being Sons and Daughters of God should transform our approach to money.

"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Who of you by worrying can add a single hour to his life?
"And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith? So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly

Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well.

Jesus teaches us that our “sonship” should (1) give us a radical freedom from anxiety and worry and, (2) empower us to serve Christ and his Kingdom first. Functional trust (true, real, experiential trust) in God, in other words, should have tangible results upon one’s life in the area of confidence, security in God’s love and care, in a freedom from material possessions, and in a seeking of God’s kingdom first.

Wesley Willmer describes stages of Christian maturity when it comes to the stewardship of our possession in God and Your Stuff. Most of us are in one of these stages. The final stage of Christian maturity in relationship to your “stuff” is the Son/Daughter of God.

Use Willmer’s descriptions to gauge where you are and then ask God to move you toward the next stage of Christian maturity in the area of stewardship.

The first stage of Christian maturity regarding stewardship is *The Imitator*. The Faith characteristic of the imitator is to imitate and model your giving based on what others are doing. Like a child, *The Imitator* is influenced by stories and example of others; they are able to mimic the example of others in giving when shown or instructed.

The second stage of Christian maturity regarding stewardship is *The Modeler*. This person takes beliefs and moral rules literally. But still their perception of God is largely formed by friends. *The Modeler* gives sporadically when given an example to follow.

The third stage of Christian maturity regarding stewardship is *The Conformer*. The faith characteristic of the *Conformer* is that their faith become a basis for love, acceptance, and identity; their faith involves most aspect of life; and is shaped mainly by relationships. Even though their faith is very real and personal, faith does not yet form a cohesive “philosophy” of life for the *Conformer*. The Conformer gives because it is the thing to do. They like the recognition, tax benefits, and other personal gain from giving.

The fourth stage of Christian maturity regarding stewardship is *The Individual*. The Individual is someone who is beginning to “own” their faith. Their faith is less defined by others. They are able to personally examine and question their beliefs. The mark of this stage of maturity is that *The Individual* starts to give in proportion to what God has given to him or her. There is a danger at this stage of becoming prideful regarding giving; or giving for the wrong motives. *The Individual* wonders why others do not give more.

The fifth stage of Christian maturity regarding stewardship is the *Generous Giver*. The Faith characteristic of the *Generous Giver* is that he/her grasps the main ideas of having a personal faith and personal practices of giving. The *Generous Giver* becomes interested in developing the faith of others. The evidence of being a Generous Giver in the use of one’s possessions is that he/she recognizes that all one owns is from God. He/she begins to give of one’s own initiative, rather than out of obligation or routine. The *Generous Giver* derives joy from giving.

The last, and final, stage of Christian maturity regarding stewardship is the ***Mature Son***. The faith characteristic of the mature Son is that he/she has little regard for self; they focus on God and on others. They are free [in their giving] from manmade rules. The Evidence of being a ***Mature Son*** is that he/she recognizes his/her role of a faithful steward and son of Heavenly Father's possessions. They are more concerned with treasures in heaven than on earth. Content with daily provision.

Discussion Questions

Do you have a deep functional security/confidence/trust in your adoption into God's family and status as a Son/Daughter of Almighty and Loving God?

What areas of your life (in relationship to your stuff) would be changed if you had a heart knowledge of your Sonship?

What stage (of Willmer's description) of Christian maturity do you find yourself in?
What action steps are you taking to move towards the next stage?

IV Our New Identity: You are A Steward

“We must so use and possess the goods we have, that the use and possession of them may tend to God’s glory, and the salvation of our souls...Our riches must be employed to necessary uses. These are, first, the maintenance of our own good estate and condition. Secondly, the good of others, especially those that are of our family or kindred...Thirdly, the relief of the poor...Fourthly, the maintenance of the Church of God, and true religion...Fifth, the maintenance of the Commonwealth.”

William Perkins

Stewardship means this: all that you have, and own, and are – is a gift from God and that we have been entrusted by the owner Himself, our Creator and Redeemer, to be stewards of his gifts. The Bible calls us to be good stewards, who have been entrusted with resources of time, talents and treasures by our heavenly Father.

In Luke 16:1-9, Jesus tells His disciples about a wealthy man who does not want to deal with his daily financial affairs, so he turns them over to a steward (investment manager). Here is the parable...

1 Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. 2 So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.' 3 "The manager said to himself, 'What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg— 4 I know what I'll do so that, when I lose my job here, people will welcome me into their houses.' 5 "So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?' 6 " 'Eight hundred gallons of olive oil,' he replied. "The manager told him, 'Take your bill, sit down quickly, and make it four hundred.' Then he asked the second, 'And how much do you owe?' " 'A thousand bushels of wheat,' he replied. "He told him, 'Take your bill and make it eight hundred.'

As Jesus tells this story his disciples must be thinking “What a crooked, evil man. I can’t wait to see how Jesus will condemn this cheat. However, Jesus surprises them by commending the dishonest manager because he has acted shrewdly.

8 "The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. 9 I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. 10 "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very

little will also be dishonest with much. 11So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? 12And if you have not been trustworthy with someone else's property, who will give you property of your own? 13"No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

In this parable, Jesus teaches these principles:

1. Our possessions are to be used as a tool to further God's kingdom on earth;
2. They are given to us as a test to see how much responsibility we will be given in heaven;
3. They serve as a trademark to those around us that we are believers in the Lord Jesus Christ.

The Bible constantly calls the people of God to live each day with eternity in view. We have limited time on this earth and limited opportunity with our time, talents, and treasures – so we must use them wisely. Jesus is instructing us to leverage our possessions to reflect the reality of our being citizens of the kingdom of God and to glorify our Father in Heaven.

Discussion Questions:

What stuff (time, talents, treasures) do we have? List...

How are we leveraging our time, talents, and treasures (our car, home, clothes, stocks, time, talents, money, energy) to glorify and serve God and advance his kingdom?

How are we intentionally and regularly evaluating our stewardship? Do we keep this a private matter or can we dare to be known in this area of our lives?

V

Grace: The Motivation for Giving

“It cost God nothing, so far as we know, to create nice things; but to convert rebellious wills cost Him crucifixion.”

C.S. Lewis

From beginning to end the Bible teaches that our giving is to be motivated not by religion (putting God in our favor through our generosity) but grace (God’s incredible favor to us moves us to give).

In his second letter to the Corinthian church, Paul speaks of the “overflowing joy” of the Macedonian churches that sparked “rich generosity” even though they were experiencing “extreme poverty.” Only the gospel of God’s grace can so change the human heart!

“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. So we urged Titus, since he had earlier made a beginning, to bring also to completion this act of grace on your part. But just as you excel in everything – in faith, in speech, in knowledge, in complete earnestness and in your love for us – see that you also excel in this grace of giving. I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.” (I Corinthians 8:1-10)

Paul reminds the Corinthian church of the grace of Jesus Christ. He reminds them that though Christ existed in the eternal riches of heaven and the companionship and love of the Trinity, for our sakes he became poor. He left the glory of heaven and assumed human nature. He experienced poverty, the instability of life, the (probable) death of his earthly Father; he knew hunger, and sleeplessness. He knew temptation and the Devil’s attack. But none of this “poverty” compared to the last hours of his life when the religious and societal powers condemned him, when his dearest friends deserted him, when, on the cross he bore our sins and experienced alienation from his Heavenly Father. Jesus “became sin for us” so that we could receive his beautiful and perfect record of obedience, his love relationship to the Father. Jesus did this to make us “rich” as sons and daughters of God and heirs of heaven. Paul’s point is that when our hearts are gripped

and amazed and transformed by the grace of Jesus Christ it will result in incredible generosity!

To the extent that we are gripped by the grace of Jesus Christ we will be earnest and sincere and generous in our giving.

Tim Keller puts the motivation of grace this way:

“If we do not give away our money in remarkable proportions, we have not grasped (or we are not currently remembering) Christ’s generosity in saving us. Let’s put it more starkly: You will always give effortlessly to that which is your salvation, to those things which give your life meaning. If Jesus is the one who saved you, your money flows easily into his work, his people, his causes. If however, your real religion is your appearance or your social status or personal comfort or pleasure, your money flows most easily into those items and symbols.”

Nowhere is the “motivation of grace” more put to the test than in the Christian’s call as a follower of Jesus Christ to share with the poor. We will look at that call in the next section.

Discussion Questions

Has the grace of Jesus Christ in becoming poor to make you rich gripped your heart?

How does your giving reflect this?

What do you think of Tim Keller’s quote? Is it accurate or not? Why/Why not?

VI The Christian Call to Share with the Poor

“Anyone who has seen himself as the man lying in the road, as spiritually poor, will then live a life of generosity toward the outcast and the needy.”

Tim Keller

One area in which God calls his children to be generous is to the poor. In the early centuries of the Church, the Christian’s care for the poor created a miniature welfare state in an empire which for the most part lacked social services.

Of course, giving to the poor raises all kinds of questions, and problems, and issues. These are wonderfully addressed by John Newton (who before he was converted was a slave trader, and after his conversion penned the famous hymn “Amazing Grace”) in a letter to a young husband who was seeking advice about how to give to the poor.

“For the most part, we take care, first, to be well supplied, if possible, with all the necessaries, conveniences, and not a few of the elegancies of life; then to have a snug fund laid up against a rainy day, as the phrase is... that when we look at children and near relatives we may say to our hearts, ‘Now they are well provided for.’ And when we have gotten all this and more, we are perhaps content, for the love of Christ, to bestow a pittance of our superfluities, a tenth or twentieth part of what we spend or hoard up for ourselves, upon the poor. But alas! What do we herein more than others? Multitudes who know nothing of the love of Christ will do thus much...

...But it may be asked, would you show no regard to the possibility of leaving your wife or children unprovided for? Quite the reverse: I would have you attend to it very much, and, behold, the Scriptures show you the more excellent way. If you had a little money to spare, would you not lend it to me, if I assured you it would be repaid when wanted?... Proverbs 19:17, “He who is kind to the poor lends to the LORD, and he will reward him for what he has done.” What think you of this text? Is it the Word of God or not?... I dare stake all my interest in your friendship... that if you act upon this maxim, in a spirit of prayer and faith, and with a single eye to his glory, you shall not be disappointed.”

John Newton counseled this young family man to (1) choose a standard of living of the bare necessities, (2) use entertainment funds for a family ministry to the poor, (3) make generosity to the poor a higher priority than your saving and retirement.

The Bible speaks repeatedly of the “cost” of spending ourselves for others (Isaiah 58). For example, Galatians 6:2 calls Christians to “carry each other’s burdens, and in this

way you will fulfill the law of Christ.” Jonathan Edwards speaks of “bearing the burden” of our neighbor. His point is that bearing our neighbor’s burdens will cost us something.

“In many cases, we may, by the rules of the gospel, be obliged to give to others, when we cannot do it without suffering ourselves. If our neighbor’s difficulties and necessities be much greater than our own, and we see that he is not like to be otherwise relieved, we should be willing to suffer with him, and to take part of his burden on ourselves; else how is that rule of bearing one another’s burdens fulfilled? If we be never obliged to relieve other’s burdens, but when we can do it without burdening ourselves, then how do we bear our neighbor’s burdens, when we bear no burden at all?”

How should we think through our charity to the poor?

Jesus’ Call to care for the Poor¹

Nothing is more clear or strong in the Bible than the call to care for the poor. And yet, most people talk about care of the poor as if it was an option –one of many. Perhaps that’s why Matthew’s version of the Sermon on the Mount is so much more popular than Luke’s. Matthew says: “Blessed are the poor in *spirit*.” But Luke hits it head on – “Blessed are the poor. . . . But woe to you who are rich.” Care for the poor is central. The Gospel, to the extent that we get it, calls us and enables us to know the poor, become the poor and love the poor.

Know the Poor

1. The Poor Are Needy

They have little or nothing of what the world values and as a result the world discards them. Now the Bible does say that some people squander the world’s goods and end up poor as a result of irresponsibility. But what is striking is this – 80% to 90% of the passages on the poor do not say they had wealth but were irresponsible. On the contrary, there is reference to the fact that irresponsibility is a result of poverty, not the cause of poverty. Frequently crime, addictions, irresponsibility, and unrest are a response to poverty. The Bible says by and large the vast majority of people who are in misery are born and come up having nothing of value so they are thrown away.

What is to be our response to the poor who are needy? **Mercy.** Overwhelmingly, the passages on the poor are not a rebuke to the poor but a call to God’s people to show them mercy. “Do not be hardhearted or tightfisted toward your poor brother. . . Give generously to him and do so without a grudging heart.” (Dt. 15:7-11)

2. The Poor Are Powerless

As a result they are oppressed. They have little that the world values but the little they have the world takes away. “A poor man’s field may produce abundant food, but injustice sweeps it away (Prov. 13:23). “A poor man is shunned by all his relatives – how much more do his friends avoid him! Though he pursues them with pleading, they are nowhere

¹ This is taken from an unpublished Paper by Rev. Dick Kaufmann, Harbor Presbyterian, San Diego.

to be found” (Prov. 19:7). You see it is not just a matter of irresponsibility. Things are broken. The poor are powerless; as a result, the little that they have is taken away from them.

What is to be our response to the poor who are oppressed? **Justice.** God calls us to defend the oppressed (Psalm 82). “Seek justice, encourage the oppressed, defend the cause of the fatherless, and plead the case of the widow (Is. 1:17). But the problem goes much deeper than any social program can deal with. And so the Bible not only exhorts us to do justice but also looks to the day when God will come and make all things right. “The needy will not always be forgotten (Psalm 9:18). “‘Because of the oppression of the weak and groaning of the needy, I will arise,’ says the Lord” (Ps. 12:5). And so Jesus begins his ministry reading from Isaiah 61, “The Spirit of the Lord is on me, because he has anointed me to preach good news to the poor.” Central to what it means to be a follower of Jesus is to bring relief to the poor through mercy and justice. The gospel helps us to know the poor and the Gospel helps us to...

Become the Poor

In Matthew, Jesus does say, “Blessed are the poor in *spirit*” (Matt. 5:3). The Gospel comes to you only if you get rid of your middle-class spirit and get the spirit of the poor. That means three things.

1. Acknowledging that you are needy. The middle class spirit says, “If I live a good life then I will have something of value to present to God. If I give to the poor, show mercy and do justice I can present something to God that he will value. I can do it.” But the Gospel says: “No one is good, no not one.” Even our good deeds are filthy rags. They stink of self-righteousness. Because they have been done to feel superior to others and to get leverage with God so that he owes us a good life. They have absolutely no value with God.

2. Acknowledge that you are powerless. The middle class spirit says: “Okay, if I have failed I will just pick myself up and try harder. I will turn over a new leaf. I may be down but I am not out. I’ll double my effort. Never say never, think positive, visualize success – I can do it. I will do it!” But the Gospel says: “Not only are you spiritually bankrupt with nothing of value to present to God but you are totally incapable of reversing the situation.” It is like a drowning man trying to pull himself out by his own hair. Not, it is worse. It is like a dead man trying to dig himself out of the grave. The Bible says: “You are spiritually dead. Totally powerless to do anything that would merit God’s approval.”

3. Acknowledge that your only hope is a poor man. Trust the King who became a poor man. He was born in a feed bin, in a cattle shed. At his dedication, his parents gave the smallest offering possible. He was raised in a poor family, in a poor community. All his life he was poor. “Foxes have holes and birds have nests but the Son of man has no place to lay his head.” He entered Jerusalem on a borrowed donkey, had his last meal in a borrowed room, and was buried in a borrowed grave. He died naked. He had little the world valued and the little he had was taken away. And only because he did all that do you have any hope. Your only hope is in a crucified poor man. If this offends you, you

are middle class in spirit and cannot be saved. You must become the poor. And finally, the Gospel calls us and enables us to...

Love the Poor

To the extent that the Gospel works in your heart you will love the poor in three ways.

1. *You will identify with the poor.* You will see that they are just like you. You will see their dirty, tattered clothes and think: “All my righteousness is a filthy rag, but in Christ we both are clothed in his white robes of righteousness.” You don’t pity them. You have empathy for them, but you don’t look down on them. You respect them. Instead of serving them in a paternalistic way you see them as partners in ministry – people from whom you have much to learn.

2. *You will be generous to the poor.* Does the Bible call us to give everything away? No. Does it call us to stay rich? No. The Bible calls us to become incredibly contented and daringly generous with what we have because our riches are in heaven.

3. *You will stand with and for the poor.* That’s what it means to do justice for the oppressed. The Gospel frees us from our obsession with our reputation and our comfort and enables us to so identify with the poor that we are willing to stand with and for them against injustice and oppression.

The Gospel of Jesus is for the poor and only the poor – the spiritually poor and especially the materially poor. For the Gospel to come to you, you must become poor. When that happens the Gospel enables you to know and love the poor.

Discussion Questions

How has this chapter “challenged” or “changed” your perspective on charity for the poor?

What currently do you/your family seek to show charity to the poor? What would you like to do in the future?

What must you do now to make your desire a reality?

VII Financial Intimacy: Marriage and Christian Community

“Countries like ours are full of people who have all the material comforts they desire, together with such non-material blessings as a happy family, and yet lead lives of quiet, and at times noisy, desperation, understanding nothing but the fact that there is a hole inside them and that however much food and drink they pour into it, however many motor cars and television sets they stuff it with, however many well balanced children and loyal friends they parade around the edges of it...it aches.”

British columnist Bernard Levin

The solution to this ache is not to try to fill it with more stuff, to medicate it by entertainment or food or travel or money. It is to see, as St. Augustine said, that we are created by God for an intimate relationship with God and that our hearts will be restless until they rest in God.

But this intimacy is not to stop with God. We are created for community, for relationships with others. And part of the healing of this “dull ache” is what we are calling financial intimacy. We will consider financial intimacy in two relationships: marriage and Christian community. We will look at each of these in turn.

Financial Intimacy in Christian marriage

Marriage, as the Bible portrays it, is meant to be an exclusive, lifelong, covenant relationship between a man and a woman. Christian marriage is about two people – two families, histories, “worlds” becoming one: “one flesh.” In Christian marriage, God calls us to be *intimate allies* in every area of our lives. We like to speak of this intimate alliance in this way:

- Social intimacy = two families, stories, groups of friends, identities, histories, become one family, one story, a shared community and group of friends, one identity, one history.
- Financial intimacy = two individuals unite to share in the glorious struggles of vocation, work, finance, and stewardship, to shape and build culture, order out of chaos.
- Physical intimacy = two individuals – equal before God, but unique in their gender – come together in physical companionship, culminated by sexual intimacy, the “covenant renewal ceremony.”
- Spiritual intimacy = two individuals united together by a common faith, build their marriage on their personal-intimate relationship with God. God calls for our highest love and allegiance. Our marriage will be unhealthy unless HE is our ultimate spouse.

Marriage is meant to be an intimate alliance at each of these areas. Each are important! At the present, however, our primary focus is on “financial intimacy” between the husband and the wife. One of the main reasons that couples fight (and often separate and get divorced) is because of conflict and stress over money – a lack of financial intimacy. It is important, wherever you are in

the marriage relationship, to take time to talk and pray with your spouse about sharing financial intimacy. What follows are some questions we would encourage every couple to work through to help come to financial intimacy in marriage.

vocation/"calling" questions...

1. What is our understanding of the nobility and dignity of all work?
2. Do we share an understanding of our partnership/alliance in our call to work together to build a home, family; to build "culture"? What is our shared calling? What has God brought us together to do?
3. What are our personal "callings"/vocations? How can we help encourage each other in our personal vocations?

budget questions

1. What is our budget? (Take time to create a budget that includes the different categories of income/expenses/bills. Make sure you agree on how much should be spent in the different areas...)
2. How will we continue to access and share intimacy in this budget process? How will we be accountable to each other? What books should we read or other couples talk to to get wisdom regarding our budget plan?
3. Who will pay the bills? How can we share in this process together?

stewardship questions

1. How do we dream of leveraging our stuff for others? How can we use our home, car, time, etc. to serve others?
2. Are we being faithful to tithe to the work of the Church and Christ's kingdom? Are we where we want to be? How can we grow in faithfulness in this area of our life?
3. What is our long-term dream to leave a legacy of stewardship in caring for our family, in building culture and in advancing Christ's kingdom?

Financial Intimacy in Christian Community

One does not need to be married to share "financial intimacy"! Jesus brought us together as his followers to be a "spiritual family." As Christians we are part of a community of grace – the Church. In the context of Christian community we can dare to be known as the sinners we are (our sins, flaws and struggles in regards to our finances) because we know that we are eternally accepted and loved by our Father in heaven. The knowledge of our "Sonship" frees us to be real, vulnerable, and known in all areas of our life; and to have the courage to work on our issues.

The session encourages financial intimacy in the context of Christian community: in community groups, on leadership teams, and in spiritual friendships. We encourage our people to open up their lives to each other, to share their particular struggles (in the area of finance), to learn and grow together towards financial maturity and freedom.

Christians are often very squeamish when it comes to talking about their money. But the Bible isn't. Jesus talked about money more than almost anything else. And he said our attitude towards our stuff was one of the truest indicators of where our hearts really are. So let's grow together in financial intimacy by the grace of God.

The following questions are designed to be used by community groups, ministry teams, and friends to grow in financial intimacy.

vocation/"calling" questions...

1. Do you understand your "calling"/ "vocation"? Are you living in it? Are you satisfied with your calling?
2. How can I/we pray for you in the area of calling and vocation? What encouragement, counsel, mentoring do you need to identify or live out your calling?
4. Here is what I see in you: strengths, weaknesses, abilities, gifts. I could really see you doing this well...Here is where I see your vocational life out of order, where I see your priorities are not healthy.

budget questions

1. What is your budget? Share budgets with each other?
2. What do you see as your financial "flaws" and sins? How are you seeking to grow in these areas? How can I encourage you? Hold you accountable?
3. Do you have any specific financial needs that I, the deacons, the church can help you with? How can we put your finances in order so that you can be more faithful to what God wants in your life?

stewardship questions

1. How are you leveraging your stuff for others? How are you using your home, car, time, etc. to serve others? How would you like to?
2. Are you being faithful to tithe to the work of the Church and Christ's kingdom? Are you where you want to be? How can you grow in faithfulness in this area of your life?
3. What is your long-term dream to leave a legacy of stewardship in caring for your family, in building culture and in advancing Christ's kingdom?

VIII

A Guide for Giving at Redeemer: Tithes, Offerings, and the Redeemer Vision for congregational giving

"Statistics show that over 75% of church attenders are experiencing some level of financial distress in their lives and the other 25% are lying."

Anonymous

A Vision for Grace-Driven Giving at Redeemer

Redeemer's session believes that part of our concrete shepherding is to so communicate the gospel of Jesus Christ in word and deed that the hearts of God's people respond to his grace with a profound and radical generosity. We believe that giving should be the result of God's healing grace in a person's heart, marriage, family and calling. We also believe that our call as shepherds is to address the real "mess" of so many of our lives in relationship to our money and our stuff..We are seeking to lead the way in addressing this issue by honesty among the session leaders in regards to our personal finances and our very real financial "flaws." As a team we are seeking to personally grow in financial

freedom and the mature stewardship of sons and daughters of God. We look forward to leading the congregation in this area of Christian maturity.

Tithes and Offerings

At Redeemer we speak of the giving of our “tithes and offerings” as an integral part of our worship, as the overflow of our heart’s worship of God. We stress that our giving should not be based on “legalistic rules” or to “win God’s approval.” But how are we to think through the giving of our tithes and offerings and what do we mean by “tithes” and “offerings?” By *tithe* we refer to the Christian’s regular giving to the church. By *offerings* we refer to special gifts that we give that are over-and-above our tithes (for example, to the mercy offering, to a missionary, to the (re) purpose capital campaign, etc.).

Below are some guidelines we encourage you to wrestle through as you consider your call to give of your tithes and offerings.

Guideline #1: our giving must be in significant proportions

The guideline of the tithe - In the OT believers were required to give a tenth of their income to the support of the ministry and the needs of the poor. The NT does not specifically mention the tithe, but since we are far more blessed and indebted to God than OT believers, we assume that we are held more responsible for generosity, not less. Thus the tithe (10%) annual gift of income is a kind of minimum guideline for giving.

The guideline of sacrifice - Paul says about the Macedonians, "they gave as much as they were able and even beyond their ability" (II Cor. 8:3). That means they gave until it meant a sacrifice in their lifestyle.

The guideline of responsibility - Christians are also to give "according to their ability" (Acts 11:29). There are seasons to economic life. And there are economic responsibilities to our families and to our debts. In many cases, good planning over time will be necessary to move our giving into Biblical proportions without renegeing on legal and personal financial obligations.

Guideline #2: our giving must be a joyful response to God’s grace

Paul asked for money this way: "I am not commanding you, but I want to test the sincerity of your love for you know the grace of our Lord Jesus Christ, that though he was rich, he became poor, so that through his poverty you might become rich." (II Cor. 8:8-9). What a test! Paul says that the difference between moralists (those who think God accepts them for their good works) and Christians (those who know they are sinners saved purely through grace) is that a Christian wants to give as generously as he or she received. Put starkly: You always give effortlessly to those things that give your life meaning, to your "gods".

Guideline #3: our giving must be systematic and thoughtful

Paul directed Corinthians to set aside a portion of their wealth each week until he could come and take it to famine victims in Palestine (I Cor. 8:10-11). Usually "spontaneous" and unplanned giving, while perhaps joyful (principle #2) is not proportionate (principle #1). The actual tally of completely spontaneous giving usually shows little sacrifice involved. We must plan. We must allow the church to help with reminders and directions.

Here is a simple plan to wrestle through biblical stewardship:

- *Evaluate your own heart with regard to money*
What do you most enjoy spending money on? What percentage of your income is going to: a) God's causes (church, Christian ministries), b) to people in need (Outside your family). How close is it to 10% of your income? Read Matthew 6:19-34; I Timothy 6:6-10; II Cor. 8:1-15; 9:6-15. Do you need to adjust your giving in light of eternal values?
- *Evaluate the use of your "non-liquid" resources.* Are there resources besides your money that you could leverage for Christ and others. Do you have time? Emotional/relational resources? Are you able to be a host to others? Provide transportation? There are so many ways – besides giving of our money – that we can give to the work and Kingdom of Christ.
- *Do you have a regular plan of giving?*
Follow these three steps (families should do these together):
1) Decide what percentage of your income you will give to the Lord's work this year. 2) Now ask two questions: Is this a sacrificial figure? On the other hand, is it a responsible figure? 3) Now set aside the Lord's portion first whenever the money is received. It is his, not yours. Remember — the more you trust God with your material treasure, the more he will entrust you with his spiritual treasure (Luke 16:9-12; II Cor. 9:10-12).

Session Oversight

Presbyterian church government is based upon the idea of God's people identifying leaders (who are characterized by the grace of God, spiritual maturity, and leadership gifts), nominating those leaders; those leaders being trained and examined in life and doctrine; and, finally, those leaders being "set apart" by ordination to be representative leaders of the congregation.. In Presbyterian church government these leaders are called "ruling elders" and together with the pastors ("teaching elders") they form what is called the "Session". The session is entrusted by the congregation with jurisdiction over the Budget of the Church. The *General Fund* and *Special Funds* (see below) reflect the concrete vision of the session worked out in the practical

Redeemer's Budget Cycle

1. January: Covenant Renewal Service to present Budget.
2. Winter/Spring/Summer/Fall: Budget Review & Reporting
3. November: Finance Team/Diaconate works with staff and ministry team leaders to presents a draft of budget to Session.
4. Mid-December: congregational "dessert" & budget discussion to allow congregation to dialogue about budget, ask questions, etc.

5. December: Session formally adopts the next year's budget

Special Funds

We invite you to consider how you and your family may want to contribute to these *Special Funds* through a giving of an “offering.” Offerings are your gifts that are given to the ministry of the church and the work of Christ’s Kingdom that are “over-and-above” your regular tithe. It is the policy of the Redeemer session to not receive designated gifts. However, the Redeemer session has established three funds that are outside of our General Fund.

We invite you to prayerfully consider how you might contribute to these funds. We want people to contribute to them as God moves your heart with his work in this world.

- ***(Re) purpose:*** re purpose is the name given for our facility Stewardship Campaign. (See below **A. (re) purpose**) Currently we have raised pledges of \$820,000 over the next 3 years (2006-2008). We still hope to raise another \$100,000 to reach our goal of \$920,000. Please consider how you may help us reach this goal.
- ***International Missions:*** This is a yearly offering that is taken in the spring (Sunday, March 25th, 2007). This money is used to fund short-term missions trip and long-term international missionaries. (See below **B. International Missions**)
- ***Monthly “Mercy” Ministry Offering:*** The monthly mercy ministry offering is taken on the last Sunday of the month. This offering is used by the Diaconate to provide physical care for members of the Redeemer congregation and individuals in crisis (See below **C. Mercy Ministry Offering**).

A.

(RE) PURPOSE: Redeemer’s Stewardship Campaign

The Miracle of our Facility

God’s is at work at Redeemer! God has gathered an incredible community of leaders with a heart for the gospel and a love for the city. God has connected many of our friends, neighbors and associates to Christ and to our community. And God has provided a

strategic facility for us in the center of the city. Let me share a bit more about the miracle of our facility.

1902...a new building

The Cornerstone for First Presbyterian's fourth building (the facility we now own) was laid in 1902. The facility was originally dedicated on October 4th, 1903 and was home to a thriving congregation. In the 1950's the gym was added and in 1961 the chapel and the Christian Education wing were built.

1971...multi-purpose building then abandoned

After the congregation of 1st Presbyterian Church left the building in 1971, the building served many purposes but it eventually fell into disrepair. The plumbing burst, the roof leaked profusely, squatters lived in the building from time to time. It was predicted then by urban planners that no congregation would ever reside in the old stone edifice.

1997...praying for a miracle

In 1997 Bill Taft and Rev. Tim Kirk (Sr. Pastor of Christ Community in Carmel) walked through the abandoned Church building. They both agreed that it was a perfect "future" location for the just-beginning church plant that was to become Redeemer. But the building was such a mess that it was an impossible project for the small group to take on. Bill and Tim committed to pray for the facility.

2000...the miracle of building renewal begins

Jeremy Efroymson bought the building in 2000 for around \$250,000. Mr. Efroymson completed many vital renovations to the building and in little over a year it was again open for a wide variety of uses. He renamed the facility the *Harrison Center* and his vision was to turn the *Harrison Center* into a cultural center.

Mr. Efroymson restored the sanctuary, created a gallery, and began to lease space to different not-for-profit tenants (the state office of The Nature Conservancy, VSA Arts of Indiana, and Herron School of Art) and to artists. Redeemer was the first tenant to lease space in the *Harrison Center*. We leased the chapel and office space.

2002...a big step of faith

After pouring 2 million dollars into facility renovations, Mr. Efroymson decided to cut his losses and move on to other projects. He approached the leadership at Redeemer and asked if they would be interested in purchasing the building for 1.2 Million.

In one week, in the fall of 2002, Redeemer's small congregation of about 120 people, united by vision and risk-taking-faith, were able to raise \$130,000 as a down-payment, and purchased the historic 1st Presbyterian Church building.

Since that step of faith, our facility has blossomed into a 24/7 multi-use building that is the "home" for our spiritual family as well as a thriving cultural center.

(re) purpose: launching our capital campaign

God blessed us in 2002 with a strategic facility to be the “hub” of Redeemer’s movement of the gospel. Yet the reality was that it is an old building with significant capital improvement needs. And, as our congregation grew we realized we needed to expand Redeemer’s ministry capacity. Finally, we realized that we could not be good stewards of the building and expand our ministry capital out of our operating budget; we saw that the scope of the project was so big that it would require a capital campaign.

In 2004 a “Sacred Space” team made up of Redeemer members identified and prioritized building needs. The *Sacred Space* team also hired AXIS, an architecture firm. AXIS met with our ministry leaders and developed a ten-year Facility Ministry Plan which addresses the facility improvement needs and charts a course for the expansion of Redeemer’s ministry.

This ten-year Facility Plan (*re*) **purposes** our facility. It reflects our dream to be a movement of the gospel, not a monument to ourselves. Our wish is to honor God and serve our community by restoring the facility, by keeping it as a 24/7 multi-purpose cultural center and by expanding our ministry capacity as a church.

To achieve this dream, in the Fall 2005 the Redeemer community embarked on a Capital Campaign we called (**re**) **purpose**. In November we held a special dinner in our gym where we celebrated the rich history of our building and looked forward to our exciting future. At the end of the dinner members and regulars at Redeemer turned in pledges – we saw God’s miracle grace again as \$820,000 was pledged!!!

In the Spring and Summer of 2006 the “shell” restoration of the facility was addressed: new tuck pointing and a new roof over the Nature Conservancy (our future Christian education wing).

Below are the facility and ministry needs that (**re**) **purpose** is addressing:

- Restore building shell (we finished this in fall 2006)
- Identify and address the buildings electrical needs.
- Repair pews, refinish flooring & provide other facelifts for sanctuary
- Add new kitchen & storage
- Renovate gymnasium including rehab of bleachers, windows, Heating & air conditioning & floor
- Expand nursery and create children’s ministry hub (in what is now the *Nature Conservancy*).
- Move Redeemer offices into Nature Conservancy space.
- Tithe 5% of money raised to our Mercy Ministry for use by the new diaconate and another 5% to our church planting movement.

There is currently a “Building Team” led by Todd Ravesloot that is overseeing the (**re**) **purpose** work. The project has been broken down into three years (2006-2008). Here is the breakdown of the finished and projected work through each year.

We are still \$100,000 short of our **(re) purpose** goal of raising \$920,000. We encourage newcomers to Redeemer to prayerfully considering joining us in the **re-purposing** of our new facility. Pledge cards are available in the back of the sanctuary and checks designated for **re-purpose** should be enclosed in the envelopes included in the back table. Mike can you spell this out a little more clearly...

B.

International Missions

(Elizabeth, could you include list of missionaries and date for special missions offering)

C.

Mercy Ministry Fund

Deacons, could you provide an overview of what this fund is and how it is used. Also when the special offering is received each month?

X.

2007 Budget (Per Mike Bradham/Mark Vanest/Finance Team)