

# **STEWARDS OF GOD'S GRACE**

“As each has received a gift, employ it for one another, as good stewards of God's varied grace”  
(1 Peter 4:10).

a statement on  
**Christian Financial Stewardship**  
for  
Westminster-St. Paul's Presbyterian Church

adopted by the Session and Board of Managers

Dear Friends:

This booklet has been approved by the Session and Board of Managers of Westminster-St. Paul's and is offered to the members and adherents of our congregation to provide guidance in regards to financial stewardship. We believe this booklet is based on sound biblical principles which will offer practical guidelines for giving and will answer many of the questions you may have in the area of financial stewardship.

We emphasize that the purpose of this booklet is not to get more money to meet our church's budget but to challenge each of us to continue to grow as Christ's disciples and stewards in response to God's grace. If you have any questions after reading this booklet, please do not hesitate to ask us or a member of the Session or Board of Managers. We are here to serve you.

In Christ's Service,

Shirley & Herb Gale  
Co-Pastors

## **WHAT IS A “STEWARD OF GOD’S GRACE”?**

The word “stewardship” is frequently bandied about in church circles, but often with little understanding of what it means. The term, “stewardship,” comes from the Biblical concept of “steward.” In Biblical usage, a steward is a person who manages the affairs of a household for the owner. It is a position of trust and responsibility. When Pharaoh made Joseph second in command in Egypt (“You shall be over my house, and all my people shall order themselves as you command; only with regard to the throne will I be greater than you.” -- Genesis 41:40) Pharaoh was in effect making Joseph his chief steward, a position of tremendous trust and responsibility.

Similarly, the Bible teaches that each one of us is a steward of God. When God created us male and female and gave us “dominion over the fish of the sea and over the birds of the air and over every living thing that moves upon the earth” (Gen. 1:28), God was making us stewards of creation. The Psalmist tells us that “the earth is the Lord’s and all that is in it” (Psalm 24:1). This means that everything, including our own self, belongs to God. All that we have and are is a gift from God (i.e. grace) and is entrusted to our care. As stewards of God’s grace we are accountable to God for what we do with these gifts.

From this perspective, stewardship covers a multitude of areas and responsibilities; indeed, stewardship has to do with the responsible use of all of life. How we care for our world is a stewardship question. If we misuse our natural resources and pollute the air and water, we are failing to be good stewards. How we care for our bodies is a stewardship question. If we abuse our bodies with drugs or alcohol or improper diet and exercise, we are failing to be good stewards. How we use our time is a stewardship question. If we live harried lives dominated by the clock, we are failing to be good stewards.

How we care for our children, how we use our talents, how we make and spend and save our money -- all of these are stewardship issues. Actually, to talk about “our world,” “our bodies,” “our time,” etc. is misleading, for, as we have already noted, everything, including ourselves, belongs to God. We are not owners, but stewards (i.e. caretakers) of what God has entrusted to our oversight. As the well known hymn declares:

We give Thee but Thine own,  
Whate’er the gift may be.  
All that we have is Thine alone,  
A trust, O Lord, from Thee.

This booklet is about one dimension of stewardship: **financial stewardship**. This focus is warranted because of the importance that our culture places on money and that our Lord Himself placed on money. Jesus knew, as do we, that what we do with our money reflects our priorities and commitments: “For where your treasure is, there your heart will be also” (Matthew 6:21). To quote Howard L. Dayton, Jr.:

Jesus talked much about money. Sixteen of the thirty-eight parables were concerned with how to handle money and possessions. In the gospels, an amazing one out of ten verses (288 in all) deal directly with the subject of money. The Bible offers 500 verses on prayer, less than 500 verses on faith, but more than 2,000 verses on money and possessions.

And so, considering the important place that money plays in our lives and in scripture, it is only right that we should focus our attention on financial stewardship. It is important to remember, however, that stewardship has to do with all of life, not just money.

## **SOME PRACTICAL GUIDELINES FOR FINANCIAL GIVING**

### **1. Giving is a symbolic act of worship which expresses the giving of our whole self.**

A Biblical view of stewardship will focus, not on the purse, but on the primary matter of aligning the heart with Jesus Christ. As Jesus Himself taught, “For where your treasure is, there your heart will be also” (Matthew 6:21). When we put our money in the offering plates, we are giving not so much to pay the preacher’s salary or the church’s utility bill; rather, we are giving as a practical expression of our personal commitment to Jesus Christ and His way of self-giving love. John Calvin’s motto was, “My heart I give Thee promptly and sincerely.” Each time we put our offering on the offering plate, we are echoing Calvin’s motto in a concrete and symbolic act of worship.

### **2. Give in response to God’s grace, not to earn God’s grace.**

This is certainly the most important guideline for giving. Our human tendency is to think that we must somehow earn God’s approval and acceptance, and we mistakenly believe that giving to the church is one way to do this. The Bible teaches us, however, that there is no way to earn God’s love (it wouldn’t be “grace” if we could earn it). Rather, God’s love is seen in that it was while we were still sinners that Christ died for us (Romans 5:8). Our giving is simply an expression of gratitude for what God has done for us. Gratitude in response to God’s grace, not guilt or duty, is the proper motivation for our financial giving.

### **3. Give intentionally and of your own free will.**

In his second letter to the Christians in Corinth, the Apostle Paul wrote, “Each of you must give as you have made up your own mind, not reluctantly or under compulsion” (2 Corinthians 9:7). In so saying, Paul was laying down an important principle for financial giving which has two implications: (1) Our giving should be intentional, not haphazard. After prayerful consideration, we need to make our own decision as to what we will give. (2) We should give freely, not because we have been manipulated by a false sense of guilt or duty. Please know that the purpose of this booklet is not to lay a guilt trip on the reader, but to help the members and adherents of Westminster-St. Paul’s to experience a deeper sense of Christian freedom in the area of financial stewardship.

### **4. Give the “first fruits” not the “leftovers” of your income.**

Proverbs 3:9 declares: “Honour the Lord with your substance and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.” The ancient Israelites were instructed to dedicate to the Lord their “first fruits” (i.e. the first fruits to ripen of their harvest) as they trusted in the promise that the Lord will continue to provide. Most of us today are not farmers, but the ancient principle still holds: God calls us, as an expression of our trust in God’s providential care, to give the first fruits of our income, not what is left over after we have paid our other bills and expenses. Practice this principle and see if it does not bear a rich harvest of God’s blessings in your own life.

## **5. Give regularly.**

On the front of our weekly offering envelopes, we read, “Upon the first day of the week let every one of you lay by him in store, as God hath prospered him.” – 1 Cor. 16:2. The verse is well chosen, for Paul was encouraging the Corinthian Christians to get into the habit of giving regularly. Whether we give weekly or bi-weekly or monthly, it is important that giving to God’s work become an habitual part of our regular Christian discipline.

## **6. Give proportionally.**

In that same verse from 1 Corinthians 16:2, we notice as well that Paul says that we are to give “as God has prospered” us. Here Paul introduces the idea of proportional giving (i.e. giving a percentage of what God has given us). Paul re-iterates this principle in his second letter to the Corinthians when he writes: “For if eagerness is there, the gift is acceptable according to what one has -- not according to what one does not have” (2Cor. 8:12). Our giving to the church and its ministry is not intended to be a burden on us; rather, we give as a way of sharing some of our abundance as God has prospered us.

The members of the Board and Session of Westminster-St. Paul’s encourage each member and adherent of our congregation to become a Proportional Giver. What this means is that each of us, in accordance with the guidelines listed in this booklet:

- (a) covenant with God to give a certain percentage of our income to God’s work; and
- (b) commit ourselves to reviewing that covenant on a periodic basis (e.g. once a year) with the goal of increasing that percentage as we seek to become more faithful stewards of God’s grace.

## **7. Give cheerfully.**

Once again, we quote from Paul: “God loves a cheerful giver” (2 Cor. 9:7). We often talk about giving until it hurts. Well, Paul suggests instead that we give until it feels good. Paul knew from his own experience that investing in God’s Kingdom was a joyous adventure in faith, not a burdensome duty. As Jesus himself once said, “It is more blessed to give than to receive” (Acts 20:35).

Thomas Carlyle, the poet, knew the truth of Jesus’ words. Carlyle tells how, when he was a boy, a beggar came to the door. His parents were out, so he was at home alone. On an impulse, he broke into his piggy bank and gave the beggar all he had. Looking back on that incident, Carlyle remarked, “Never before or since have I known such sheer happiness as came to me at that moment.” Carlyle discovered what it meant to give until it felt good. May we discover that joy too.



## QUESTIONS AND ANSWERS

### **Question: What about tithing?**

**Answer:** Tithing is the practice of giving 10% of one's income for sacred purposes. The Old Testament writings include many commands to the people to present a tithe of their produce to the Lord. In the New Testament, tithing is never commanded of God's people. Jesus himself condemned tithing when it led to self-righteousness (c.f. Luke 18:9-14), Zaccheus gave more than half of his savings away after he had been touched by Jesus' love (Luke 19:8), and the early Christians went far beyond tithing when they gave everything they owned to the church to be used for the common good (c.f. Acts 2:44-45; 4:32-35). The New Testament writers do not lay down any laws about giving, but challenge us to learn to give with the same whole-hearted generosity that we see in Jesus.

### **Question: What will be my reward for giving?**

**Answer:** When we give to the church, we do not seek any "reward" in the sense of a financial return on our investment. But we can expect to experience a deeper joy in sharing in Christ's mission and a deeper communion with God as we grow in grace.

### **Question: What about other charities?**

**Answer:** We encourage you to give to charities outside of Westminster-St. Paul's. The church exists for the sake of the larger community and world, and there are many charities carrying out Christ's mission to the world.

### **Question: Where does the money I give to Westminster-St. Paul's go?**

**Answer:** See the following section.

## THE USE OF OFFERING ENVELOPES

Westminster-St. Paul's provides Weekly Offering Envelopes for those who would like to contribute regularly to the work and ministry of Westminster-St. Paul's and the larger church. As the picture below shows, the envelope is divided into three sections which allow donors to indicate how they want their money to be spent.

**\* INSERT PICTURE OF YOUR OFFERING ENVELOPE HERE \***

- Black side:** Monies specified for the black side of the envelope go to the costs of running our local congregation's ministries (e.g. minister's stipend, office expenses, utilities, taxes, Christian education etc.).
- Red side:** Monies specified for the red side go to Presbyterians Sharing, which pays for the work and ministry of the Presbyterian Church in Canada (e.g. mission work, theological colleges, administrative expenses, etc.).
- Other:** Other monies go to one of several funds that you must specify on your envelope:
- Memorial Fund:** donations made in memory of a loved one. Our piano was purchased through the Memorial Fund.
- Library Fund:** provides new books and videos for our church library for both adults and children.
- Mortgage Fund:** money will be used to pay off the principal of the mortgage on the manse.
- P.W.S.D.** (Presbyterian World Service & Development): the emergency relief and helping agency for the Presbyterian Church in Canada.
- Vacation Bible School:** helps to defray the cost of books, craft materials etc.
- Crieff Hills Community:** the retreat centre for the Presbyterian Church in Canada located in Puslinch Township south of Guelph. Crieff Hills runs special training events & workshops throughout the year as well as the Presbyterian Day Camp in the summer.
- Special Note:** Undesignated funds put in the offering envelopes automatically go to the black side. You must indicate on the outside of your envelope if you want a portion of your givings to go to Presbyterians Sharing (red side) or to some other special fund (other).\*

It must be emphasized that all givings to the church are confidential (i.e. between you and the Lord). Only our envelope secretary, Grant Halls, keeps track of the records, and he does it by computer on a number system based on each donor's envelope number. Those who give to the church through the offering envelopes will receive quarterly financial statements as well as a yearend statement for tax purposes.

\* On Communion Sundays, the loose offering (i.e. money not put in an offering envelope) goes to the “Session Fund” which is distributed to the Drop-In Centre of Guelph & other special programs and needs determined by the Session.

## CONCLUDING REMARKS

We hope you have found this booklet informative and helpful. Do not hesitate to contact a member of the Board of Managers or Session for more information. May God give all of us the grace we need to become more faithful stewards to the end that our lives might more and more reflect the generosity of Christ who “though he was rich, yet for our sakes he became poor, so that by his poverty we might become rich” (2 Cor. 8:9).

Were the whole realm of nature mine,  
That were an offering far too small;  
Love so amazing, so divine,  
Demands my soul, my life, my all..

Isaac Watts